

PREMISES POLLUTION APPLICATION

Please answer all questions and attach the following information:

- Past five (5) years of currently valued General, Property, and Pollution Liability Loss Runs.
- Past two (2) complete year-end financial statements.
- Environmental reports, including but not limited to Phase I Site Assessments, Phase II Site Assessments, Remedial Investigation Reports, etc.
- Mold Management Plans and/or Water Intrusion Plans

SECTION 1 – GENERAL INFORMATION

First Named Insured:			
Mailing Address:			
City/State/Zip Code:			
Contact Name/Title:			
Telephone:		Email:	
Website:		Year Established:	

SECTION 2 – REQUESTED COVERAGES

Effective Date and Term Options:				
Limit Options:				
SIR Options:				
<input type="checkbox"/>	Premises Pollution Liability	<input type="checkbox"/>	New Conditions	Retroactive Date:
<input type="checkbox"/>		<input type="checkbox"/>	Pre-Existing/Historical Conditions	
<input type="checkbox"/>	Follow Form Excess			

Please Note: If any recent environmental reports (i.e., Phase I/II Site Assessments) are available and submitted for review, the information provided in those reports can be accepted as answers to the applicable questions below.

SECTION 3 – COVERED LOCATIONS/OPERATIONS

(Please attach separate sheet, if more space is needed, or copy of applicant's SOV)

Name and Address:	Property Interest:			
	<input type="checkbox"/>	Owner	<input type="checkbox"/>	Tenant
	<input type="checkbox"/>	Lender	<input type="checkbox"/>	Other
Description of Current Site Operations:				
Description of Past Site Operations:				

Years At Location:	Location Size (Acres or Sq Ft):
Surrounding Properties:	
East:	West:
North:	South:
Description of Contracting Services, if applicable:	
Additional Named Insureds and relationship to First Named Insured (please attach separate sheet, if more space is needed):	

SECTION 4 – TANK / HAZARDOUS MATERIALS STORAGE						YES	NO
Do any of these locations have any current or former Aboveground Storage Tanks (ASTs) or Underground Storage Tanks (USTs)? If “Yes,” please complete the information below (please attach separate sheet, if more space is needed):							
AST or UST	Contents	Storage Capacity	Age (yrs)	Tank Construction	Date Removed or Decommissioned	Type of Secondary Containment	
Please provide additional details regarding tanks that have been removed/decommissioned, including closure reports, remediation reports, etc.:							
Are any of the tanks listed above subject to integrity testing and/or tank inspections? If “Yes,” please provide dates of last testing/inspection along with copies of results:							

<p>Are there any plans to remove, close, or modify any of the tanks listed above during the policy term? If "Yes," please provide details below:</p>		
<p>Are any permits (air emissions, discharge permits, etc.) in place for the covered location(s)? If "Yes," please provide details below:</p>		
<p>Please provide any details of effluent discharges from covered locations, including type of discharges, source, volume per year, and receiving body:</p>		

SECTION 5 – MOLD AND LEGIONELLA INFORMATION	YES	NO
<p>Have any buildings at the listed covered locations experienced any mold, fungi, legionella, or similar bacterial problems? If "Yes," please provide details below:</p>		
<p>Have any buildings at the listed covered locations experienced water leaks or flooding? If "Yes," please provide details below:</p>		
<p>Are there any mold management plans and/or water intrusion plans in place for the listed covered locations? If "Yes," please provide a copy of these plans.</p>		

SECTION 6 – FUTURE PLANS	YES	NO
<p>Are there any plans to develop, perform capital improvements, sell, sublease, or change operations at any of the listed covered locations during the proposed policy period?</p> <p>If “Yes,” please provide details below:</p>		

SECTION 7 – EXPIRING COVERAGE						
Coverage	Carrier	Limits	SIR	Term	Retro Dates (If applicable)	Premium
General Liability:		\$ /	\$			\$
Pollution Liability:		\$ /	\$			\$
Mold Liability:		\$ /	\$			\$

SECTION 8 – CLAIM INFORMATION	YES	NO
<p>Within the last five (5) years, have any claims been made against the Applicant or reported under any of the Applicant’s General Liability, Property Liability, or Pollution Liability policies?</p> <p>If “Yes,” please provide details below:</p>		
<p>Is the Applicant aware of any circumstances or incidents which may potentially or reasonably be expected to trigger coverage under this policy or lead to a claim against the Applicant or its related entities?</p> <p>If “Yes,” please provide details below:</p>		
<p>Has the Applicant received any regulatory notices of violation, fines, penalties, or complaints?</p> <p>If “Yes,” please provide details below:</p>		

FRAUD WARNINGS**NOTICE TO ALABAMA APPLICANTS**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Authorities.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS

It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NOTICE TO KANSAS APPLICANTS

Any person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the ratings of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain material false information concerning any act material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA AND RHODE ISLAND APPLICANTS

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO NEW JERSEY APPLICANTS

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW YORK APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or, conceals, for the purpose of misleading, information concerning any fact material thereto, may be guilty of a fraudulent act, which may be a crime and subject such person to criminal and civil penalties.

NOTICE TO PENNSYLVANIA APPLICANTS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO PUERTO RICO APPLICANTS

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

NOTICE TO TEXAS APPLICANTS

Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO VERMONT APPLICANTS

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

NOTICE TO APPLICANTS OF ALL OTHER STATES

Any person who knowingly and with intent to defraud any insurance company or other person, submits an application for insurance or statement of claim containing any false, incomplete, or misleading information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may be subject to criminal and civil penalties along with loss of insurance benefits.

WARRANTY STATEMENT

The undersigned authorized officer ("Applicant") declares, warrants and represents that a diligent inquiry has been made for all information requested by the Company in the application or otherwise and that the information and statements contained in this application, including attachments, and all other submissions made in the process of seeking insurance from the Company, are true and correct, and that no material facts have been misstated or suppressed. The Applicant also declares, warrants and represents that if any information supplied on this application, including attachments, or in other submissions made in the process of seeking insurance from the Company, changes between the date of this application and the effective date of the policy, the Applicant will immediately notify the Company of such changes and the Company, at its discretion, may modify or withdraw any outstanding quotations and/or authorizations or agreements to bind the insurance.

NOTE: It is agreed that any claim or lawsuit against the Applicant, or any principal, partner, managing member, director, officer or employee of the Applicant, or any other proposed insured, arising from any claim, circumstance, incident or notice disclosed or required to be disclosed in response to any question in the Claim Information section above, or disclosed or required to be disclosed prior to the effective date of the policy, is hereby expressly excluded from coverage under the proposed insurance policy.

Authorized Applicant Signature _____

Date _____

Applicant Printed Name _____

Applicant's Title _____

Broker/Agent Signature _____

Date _____

Broker/Agent Printed Name _____

Name of Firm _____