

# Builder Risk Application (New Construction)



*The purpose of this application form is for us to find out who you are and to obtain some information for the coverage you are seeking. This is just an application for quoting purposes; neither party is obligated to enter into a contract of insurance.*

*Insurance is a contract of utmost good faith. This means that the information you provide, or has been provided on your behalf, in this application form must be complete, accurate and not misleading. Any failure by you in this regard may entitle us to treat this insurance as if it never existed. **PLEASE READ CAREFULLY.***

### 1. Broker Information

Brokerage:		Broker ID:	
Broker Address:	City:	Province:	Postal Code:
Broker Contact:	Broker Email:		

### 2. Applicant Information

Name Insureds(s):		Principal(s):	
Mailing Address:	City:	Province:	Postal Code:
Risk Location:	City:	Province:	Postal Code:
Effective Date:	Policy Term:	Policy Number (renewal only):	
Prior Insurance & Expiry Date:	If no prior insurance, please provide reason:		

### 1. Underwriting Details

Is property undergoing any renovation:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<i>*If 'yes', please complete our "Building Renovation Application"</i>
Course of Construction Works (Hard Costs):			
Soft Costs:			
<small>Finance costs - commitment fees, standby fees, land rent, letters of credit, construction loan fees; additional interest expenses - monies charged for extension/renewal of loans; leasing and marketing expenses; legal and accounting expenses; other carrying costs - property taxes, building permits, insurance premiums)</small>			
<small>* Note: Architectural &amp; engineering fees are considered a hard cost for the purpose of the Soft Cost Endorsement.</small>			
Description of Project:			

### 2. Project Management

Owner:			
General Contractor:		Project /Construction Manager:	
Number of years of construction experience:		Number of years in business:	
What is their experience?	<input type="checkbox"/> No prior experience with this type of project	<input type="checkbox"/> Have built several projects of same size/ scope	
Does the General Contractor have a current CGL with a minimum \$2 Million Liability?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the General Contractor or professional Project Manager had any losses in the last 5 years?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please describe:			

#### List the 3 largest projects completed by the General Contractor/Project Manager over the last 5 years:

Year completed	Type of project	Construction cost

### 3. Protection

Operational Hydrant within 300 meters?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Firehall within 8 kms?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is it a volunteer firehall?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Will there be monitored CCTV or surveillance cameras?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will the construction site be fully fenced?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			

<b>4. Project Already Started?</b>										
Has construction activity already started?			Yes		No <i>*If yes, please answer below questions:</i>					
What was the date framing for the foundations was started?										
What work has been completed so far?										
Why was insurance not placed at the time construction started?										
Are there any known or reported claims or losses to this project?					Yes		No			
Are there any potential liens on the property?			Yes		No					
<b>5. Construction Details</b>										
Construction type:										
Wood Frame		Concrete Block / Masonry			Fire Resistive		Sandwich Cladding		Modular / Prefab	
Log		Others :								
Height of structure in stories:				Total square footage of completed, finished structure(s):						
Is the lot bigger than 1 acre?			Yes		No *If 'yes', how many acres:					
Is this leased land?			Yes		No		Have building permits been issued?		Yes	No
Is any work being done below grade?			Yes		No					
<b>6. Subsurface Operations</b>										
Please describe the nature, duration, value and relationship to both the project and to adjacent structures.										
None		Blasting		Shoring		Pile Driving		Underpinning		Excavation
Please explain any positive answers:										
<b>7. Flood Risk</b>										
Is the property located in a flood zone?				Yes		No				
Nearest body of water - Name:					Distance in km:					
Past flood history at site:										
<b>8. Wildfire Risk</b>										
Has the risk ever been evacuated or issued an evacuation order or alert, due to wildfire?							Yes		No	
Is this risk located within 50 kms of a current wildfire?				Yes		No				
<b>9. Loss Payee(s) Information</b>										
Is any mortgage held with a non-conventional or private lender?					Yes		No			
Mortgagee(s):										
Mortgagee(s) Address:										
<b>10. Insurance Loss &amp; History</b>										
Has insurance ever been cancelled or refused for this property?				Yes		No				
If 'yes', please explain:										
Have there been claims or losses (whether covered by insurance or not) by the applicant in the last 5 years?								Yes	No	
If 'yes', please provide details in below:										
<b>Date of loss</b>		<b>Claim closed?</b>		<b>Type of loss</b>			<b>Amount Paid</b>		<b>Preventative measures in place?</b>	
		Yes No								
		Yes No								
<b>11. Additional Coverages</b>										
Wrap-Up Liability			Yes		No		Equipment Breakdown		Yes	No
Other:										

**12. Additional Comments**

NOTE: INSURANCE IS NOT IN EFFECT UNTIL SUCH TIME AS ODIS Underwriting Inc. HAS ISSUED A BINDER OR INSURANCE POLICY IN WRITING THAT CONFIRMS COVERAGE IS IN PLACE. ODIS Underwriting Inc. is a managing underwriting agency duly licensed as an intermediary across Canada – and the insurance company at risk shall be duly listed on any quotation, binder or insurance policy.

Declaration: I/we declare that after proper enquiry the statements and particulars given above are true and that I/we have not mis-stated or suppressed any material fact. I/we agree that this Application Form, together with any other material information supplied by me/us shall form the basis of any contract of insurance affected thereon. I/we undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract. I/we authorize you to collect, use and disclose personal information as permitted by law, in connection with your commercial insurance policy or a renewal, extension or variation thereof, for the purposes necessary to assess the risk, investigate and settle claims, and detect and prevent fraud, such as credit information and claims history.

**Full Name(s):**

**Signature(s) of All Named Insureds (only required if binding)**

**Date:**