

Wind & Solar Energy Liability Application

Applicant’s Name       Agency Name

Mailing Address       Agent

       Address

Location

       E-mail

Web site Address       Phone

**PROPOSED EFFECTIVE DATE: From**       **To**       **12:01 A.M., Standard Time at the address of the Applicant**

PLEASE ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE “NOT APPLICABLE.”

**Applicant is:**

[ ]  Individual [ ]  Corporation [ ]  Partnership [ ]  Joint Venture

[ ]  Limited Liability Company [ ]  Other (Specify):

**Limits Of Liability & Deductible Requested:**

|  |  |
| --- | --- |
| General Aggregate (other than Products/Completed Operations) | $      |
| Products & Completed Operations Aggregate | $      |
| Personal & Advertising Injury (any one person or organization) | $      |
| Each Occurrence | $      |
| Damage To Premises Rented To You (any one premise) | $      |
| Medical Expense (any one person) | $      |
| Other Coverage, Restrictions, and/or Endorsements:       | $      |
| Deductible | $      |

|  |
| --- |
| **GENERAL INFORMATION** |

**1. Contact person:**       **Title:**

Contact person is: [ ]  Owner [ ]  General Manager [ ]  Other:

Daytime phone number:       Nighttime phone number:

Fax number:       E-mail address:

**2. Length of time in business:**     years. **Years of experience:**

Are you licensed? [ ]  Yes [ ]  No

Type of license and no.:       Year license issued:

Length of time in business under applicant’s name shown above:     years or [ ]  new venture.

Have you operated or been licensed under any other name(s) during the past ten (10) years? [ ]  Yes [ ]  No

If yes, provide prior name and describe type of operations:

|  |  |
| --- | --- |
| **Name** | **Describe Operations** |
|       |       |
|       |       |
|       |       |
|       |       |

**3. Schedule Of Hazards:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Loc.No.** | **Classification Description** | **Class. Code** | **Exposure** | **Premium Bases**(s) Gross Sales(p) Payroll(a) Area (c) Total Cost(t) Other | **Liab.Terr.** |
|     |       |      |       |       |     |
|     |       |      |       |       |     |
|     |       |      |       |       |     |
|     |       |      |       |       |     |
|     |       |      |       |       |     |

**4. Account history for prior five years and projected current year:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Payroll** | **TotalRevenue** | **Subcontracted Cost** |
| **(a)Cost of Labor,Fees andCommissions** | **(b)Cost of Materials &EquipmentRental** | **(c)(a+b=c)TotalSubcontractedCost** |
| Current |       |       |       |       |       |
| 1st Prior |       |       |       |       |       |
| 2nd Prior |       |       |       |       |       |
| 3rd Prior |       |       |       |       |       |
| 4th Prior |       |       |       |       |       |
| 5th Prior |       |       |       |       |       |

**5. Are certificates of insurance obtained from all subcontractors?** [ ]  Yes [ ]  No

If yes, minimum Limits required: $

Do you use uninsured subcontractors? [ ]  Yes [ ]  No

If yes, percentage of total subcontracted cost:    %

**6. Are written contracts obtained from subcontractors, which include a hold harmless clause in your favor?** [ ]  Yes [ ]  No

If no, explain when not required:

**7. Are you named as an additional interest on the subcontractors' policies?** [ ]  Yes [ ]  No

**8. Do you have a formal safety program in operation?** [ ]  Yes [ ]  No

If yes, please explain and/or provide a copy:

**9. Do you have Workers’ Compensation coverage in force?** [ ]  Yes [ ]  No

**10. Any employees working under U.S. Longshoremen's and Harborworkers' Act or Jones Maritime Act?** [ ]  Yes [ ]  No

If yes, what percent of payroll?    % Give city and state:

**11. Is any operation insured elsewhere by an owner-controlled insurance program (OCIP), also referred to as wrap insurance?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, provide details:       |

**12.** **Do you have other business ventures for which coverage is not requested?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain and advise where insured:       |

**13. Describe equipment used in operations:**

Cranes/Cherry Pickers/Lifts—Maximum height:

**14.** **Do you or your subcontractors use explosives?** [ ]  Yes [ ]  No

**15. Are you involved in any Hydro energy projects?** [ ]  Yes [ ]  No

**16. Are you involved in any offshore operations?** [ ]  Yes [ ]  No

**17. List additional interests:**

|  |  |
| --- | --- |
| **Name and Address** | **Interest** |
|       |       |
|       |       |
|       |       |

**18. Do you manufacture any products?** [ ]  Yes [ ]  No

**19. Are any products sold under your label?** [ ]  Yes [ ]  No

**20. Do you verify manufacturers have products liability coverage?** [ ]  Yes [ ]  No

**21. Are you named as additional insured by the manufacturer(s)?** [ ]  Yes [ ]  No

**22. Are you a dealer of distributor of products that you do not also install?** [ ]  Yes [ ]  No

If yes, what percent of sales does this represent?    %

**23. Do you import directly from foreign countries?** [ ]  Yes [ ]  No

**24. Do you sell any used items?** [ ]  Yes [ ]  No

If yes, what percent of sales does this represent?    %

Any refurbishing or repair done prior to resale? [ ]  Yes [ ]  No

**25. Do you hold a patent or were you involved in the design for any product?** [ ]  Yes [ ]  No

If yes, explain:

**26. Do you have a formal warranty program?** [ ]  Yes [ ]  No

If yes, please provide details or attach copy:

**27. Previous carrier and loss information (current and previous five years):** [ ]  **Check if no losses last five years.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Company** | **Coverage** | **Premium** | **Date of Loss** | **LossesPaid/Reserved** | **Description of Loss** |
|      |       |       |       |       |       |       |
|      |       |       |       |       |       |       |
|      |       |       |       |       |       |       |
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|      |       |       |       |       |       |       |

**28. Any other insurance with this company or being submitted?** [ ]  Yes [ ]  No

If yes, please list name(s) and/or policy number(s):

**29. Any policy or coverage declined, cancelled or non-renewed during the prior three years (Not Applicable in Missouri)?** [ ]  Yes [ ]  No

If yes, advise:

**30. New York risks only: Any operations over 3 stories in height?** [ ]  Yes [ ]  No

**ATTACHMENTS LISTED BELOW MUST BE INCLUDED WITH YOUR SUBMISSION**

Details of all losses in excess of ten thousand dollars ($10,000).

**Do you have the following? If yes, attach copy.**

Agreement with Utility Company? [ ]  Yes [ ]  No

Installation warranty? [ ]  Yes [ ]  No

Product Warranty? [ ]  Yes [ ]  No

Written safety program? [ ]  Yes [ ]  No

**SOLAR ENERGY CONTRACTORS**

**(Complete if applicable to your operations)**

**1. Types of Solar Systems installed, serviced or repaired (% of each):**

[ ]  Solar Photovoltaic Systems Commercial    % Residential    %

[ ]  Solar Thermal Systems Commercial    % Residential    %

[ ]  Other: Describe:       Commercial    % Residential    %

**2. Does applicant use only components approved by the Solar Rating and Certification
Corporation (SRCC)?** [ ]  Yes [ ]  No

|  |
| --- |
| If no, provide details:       |

**3. Number of employees:**       **How many are certified in solar energy installations?**

Type of certificate:

North American Board of Energy Practitioners (NABCEP) [ ]  Yes [ ]  No

If no, provide details:

|  |
| --- |
| **4. What types of service and repairs do you perform?**       |

**5. Indicate if the following types of services are provided:**

**a.** Qualify the system to achieve customer electrical load and energy use. [ ]  Yes [ ]  No

**b.** Determine the location and impact of buildings, trees, local terrain and other obstacles at the
client’s site and suggest solutions to overcome their interference. [ ]  Yes [ ]  No

**c.** Estimate output performance for the client, including the impact on their utility bill for on-grid systems or energy contribution to an off-grid battery charging system. [ ]  Yes [ ]  No

1. **List all major projects completed within the last three years, including work in progress and planned projects.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Project Name** | **Date** | **Project Description** | **Location** | **Revenues** |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |

**WIND ENERGY CONTRACTORS**

**(Complete if applicable to your operations)**

|  |
| --- |
| **1. What types of installation, service and repairs do you perform?**       |

**2. Do you service or repair wind turbines that produce more than 100 kilowatts (kW) of power?** [ ]  Yes [ ]  No

If yes, what percent of sales does this represent?    %

**3. Do you service or repair wind turbine/tower structures in excess of 200 feet (height from the ground to the top of the blades)?** [ ]  Yes [ ]  No

If yes, what percent of sales does this represent?    %

**4. Types of wind turbine systems you sell and/or install:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Turbine** | **TurbineType No. 1** | **TurbineType No. 2** | **TurbineType No. 3** | **TurbineType No. 4** |
| Model number |       |       |       |       |
| kW capacity |       |       |       |       |
| % of turbines installed |    % |    % |    % |    % |
| Blade length from tip of the blade to center of propeller |       ft. |       ft. |       ft. |       ft. |

|  |  |  |
| --- | --- | --- |
| **Tower** | **% of Total Installed** | **Maximum Height** |
| Lattice type |    % |       ft. |
| Tube type  |    % |       ft. |
| Other: Describe       |    % |       ft. |

|  |
| --- |
| **Height of the systems:** |
| Combined height of tower andturbine blades from ground levelto highest point of turbine blades | **Minimum**  | **Maximum** | **Average** |
| **Height** | **Height** | **Height** |
|       ft. |       ft. |       ft. |

**5. Turbines used are manufactured by:**

Type No. 1:       Mfgr. Web site:

Type No. 2:       Mfgr. Web site:

Type No. 3:       Mfgr. Web site:

Type No. 4:       Mfgr. Web site:

**6. List all major projects completed within the last three years, including work in progress and planned projects.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Project Name** | **Date** | **Project Description** | **Location** | **Revenues** |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |
|       |       |       |       | $      |

**7. Are geotechnical reports completed on all projects?** [ ]  Yes [ ]  No

If no, please advise reason not needed.

|  |
| --- |
| **8. Describe operations involving testing and certification (commissioning):**       |

**9. Number of employees:**       **How many are certified in wind energy installations?**

Type of certificate:

North American Board of Energy Practitioners (NABCEP) [ ]  Yes [ ]  No

If no, provide details:

**10. Do you own or maintain any electric transmission distribution lines or substations?** [ ]  Yes [ ]  No

If yes, describe line length (miles) and number of substations:

**11. Indicate if the following types of services are provided:**

**a.** Qualify the system to achieve customer electrical load and energy use. [ ]  Yes [ ]  No

**b.** Determine the location and impact of buildings, trees, local terrain and other obstacles at the client’s site and suggest solutions to overcome their interference. [ ]  Yes [ ]  No

**c.** Determine the minimum acceptable tower height for the client’s site. [ ]  Yes [ ]  No

**d.** Estimate turbine output performance for the client, including the impact on their utility bill for on-grid systems or energy contribution to an off-grid battery charging system. [ ]  Yes [ ]  No

**SOLAR OR WIND ENERGY GENERATING FACILITIES**

**(Complete if applicable to your operations)**

**1. Location address or description:**

Location No. 1

Location No. 2

Location No. 3

Location No. 4

**2. Energy Generating Facilities:**

|  |  |  |
| --- | --- | --- |
| **Loc.****No.** | **OwnedWind Energy Generating Facilities** | **OwnedSolar Energy Generating Facilities** |
| **No. ofAcres** | **No. ofTurbines** | **AnnualWattage HoursGenerated** | **AnnualReceipts** | **SquareFootage** | **AnnualWattage HoursGenerated** | **AnnualReceipts** |
| **1** |       |       |       |       |       |       |       |
| **2** |       |       |       |       |       |       |       |
| **3** |       |       |       |       |       |       |       |
| **4** |       |       |       |       |       |       |       |

**3. Energy Generated is (% of each):**

Sold to Utility Companies:    % Name of Utility Company:

Sold directly to Commercial/Industrial Companies:    %

Sold directly to Residential Consumers:    %

Used only for operations of the insured:    %

Other (describe):          %

**4. Site Security:**

On-site security: [ ]  Yes [ ]  No

If yes, describe:

Is site fenced? [ ]  Yes [ ]  No

If yes, height:       Type:

Is site posted for No Trespassing? [ ]  Yes [ ]  No

**5. Do you own or maintain any electric transmission distribution lines or substations?** [ ]  Yes [ ]  No

If yes, describe line length (miles) and number of substations:

**6. How far are the wind turbines from neighbors building/home?**

**7. Do you have any wind turbines without a lightning-specific warranty?** [ ]  Yes [ ]  No

If yes, explain:

**8. Proximity to nearest airfield:**       miles

**9. Do any rail lines, pipelines, or public roads pass through the property?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe:       |

**10. Is land used for other purposes:** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, describe:       |

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

**FRAUD WARNING:**

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 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 in the third degree.

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

**FRAUD WARNING (APPLICABLE IN TENNESSEE AND WASHINGTON):**

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.

**FRAUD WARNING APPLICABLE IN THE STATE OF NEW YORK:** 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.

APPLICANT’S NAME AND TITLE:

APPLICANT’S SIGNATURE: DATE:

(Must be signed by an active owner, partner or executive officer.)

PRODUCER’S SIGNATURE: DATE:

|  |
| --- |
| NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT:       |
|  | **IMPORTANT NOTICE** |  |
|  |  |
| As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. |