**WIND & SOLAR ENERGY LIABILITY APPLICATION**

|  |  |
| --- | --- |
| Applicant’s Name:             Mailing Address:             Location Address:              | Agency Name:       Agent No.:       Address:             E-mail:       Phone No.:        |

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

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE “NOT APPLICABLE” (N/A)

**Applicant is:** [ ]  Individual [ ]  Corporation [ ]  Partnership [ ]  Joint Venture [ ]  Limited Liability Company

[ ]  Other (Specify):

**Website Address:**

**E-mail Address:**       **Phone No.:**

**Inspection Contact:**

**E-mail Address:**        **Phone No.:**

**Limits of Liability and Deductible Requested:**

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

**1. Description of Operations** (indicate all that apply):

[ ]  Solar Energy Contractors [ ]  Wind Farms-on-shore

[ ]  Solar Energy Equipment Dealers or Distributors only [ ]  Wind Turbine Contractors

[ ]  Solar Energy Farms [ ]  Wind Turbine Equipment Dealers or Distributors only

[ ]  Solar Energy Systems—Existence hazard only (LRO) [ ]  Wind Turbines—Existence hazard only (LRO)

[ ]  Other (Specify):

**Location of Operations:**

|  |  |  |
| --- | --- | --- |
| **Loc. No.** | **Street Address and City** | **State** |
| 1 | [ ]  Same as mailing address |    |
| 2 |       |    |
| 3 |       |    |
| 4 |       |    |

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

Years of experience:

Is applicant licensed? [ ]  Yes [ ]  No

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

|  |  |
| --- | --- |
| **Name** | **Description of Operations** |
|       |       |
|       |       |
|       |       |
|       |       |

**3. Schedule of Hazards:**

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

**4. List all major projects completed within the last five years, including work in progress and planned projects:**

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

**5. Does applicant perform any work on new residential construction?** [ ]  Yes [ ]  No

If yes, indicate percentage of total operations:      %

|  |
| --- |
| Provide details:       |

**6. Total number of employees:**

Number certified in:

Solar energy installation:

Wind energy installation:

Type of certificates:

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

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Payroll** | **Total Revenue** | **Subcontracted Cost** |
| **(a) Cost of Labor, Fees and Commissions** | **(b) Cost of Materials and Equipment Rental** | **(c) (a+b=c) Total Subcontracted Cost** |
| Current | $      | $      | $      | $      | $      |
| 1st Prior | $      | $      | $      | $      | $      |
| 2nd Prior | $      | $      | $      | $      | $      |
| 3rd Prior | $      | $      | $      | $      | $      |
| 4th Prior | $      | $      | $      | $      | $      |
| 5th Prior | $      | $      | $      | $      | $      |

**8. Does applicant have a formal safety program in operation?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, provide details and/or attach a copy:       |

**9. Does applicant 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. Does applicant use subcontractors?** [ ]  Yes [ ]  No

If yes:

**a.** Are all subcontractors required to carry General Liability and Workers Compensation Insurance? [ ]  Yes [ ]  No

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

If yes, indicate minimum limit of liability required: $

**c.** Does applicant require all subcontractors to include the applicant as an additional interest on all subcontractors’ policies? [ ]  Yes [ ]  No

**d.** Do written contracts contain hold-harmless agreements in favor of the applicant? [ ]  Yes [ ]  No

|  |
| --- |
| If no, explain when not required:       |

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

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

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

Cranes/Cherry Pickers/Lifts—Maximum height:

**14. Does applicant or applicant’s subcontractors use explosives?** [ ]  Yes [ ]  No

**15. Is applicant involved in any hydro energy operations?** [ ]  Yes [ ]  No

**16. Is applicant involved in any offshore operations?** [ ]  Yes [ ]  No

**17. Is applicant involved in any biodiesel operations?** [ ]  Yes [ ]  No

**18. Is applicant involved in any biomass operations?** [ ]  Yes [ ]  No

**19. Is applicant involved in any geothermal energy operations?** [ ]  Yes [ ]  No

**20. Does applicant manufacture any products?** [ ]  Yes [ ]  No

**21. Any products sold under applicant’s label?** [ ]  Yes [ ]  No

**22. Does applicant verify manufacturers have products liability coverage?** [ ]  Yes [ ]  No

**23. Is applicant named as additional insured by the manufacturer(s)?** [ ]  Yes [ ]  No

**24. If applicant is a dealer or distributor, does applicant also install and service products?** [ ]  Yes [ ]  No

**25. Does applicant import directly from foreign countries?** [ ]  Yes [ ]  No

**26. Does applicant 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

**27. Does applicant hold a patent or ever involved in the design of any product?** [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**28. Does applicant own or maintain any electric transmission distribution lines or substations?** [ ]  Yes [ ]  No

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

**29. New York risks only:**

**a.** Any operations over three stories in height? [ ]  Yes [ ]  No

**b.** Any roof work? [ ]  Yes [ ]  No

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

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

**31. During the past three years, has any company ever canceled, declined, or refused similar insurance to the applicant?** (Not Applicable in Missouri) [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

**32. Does applicant have other business ventures for which coverage is not requested?** [ ]  Yes [ ]  No

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

**33. Additional Insured Information:**

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

**34. Prior Carrier Information:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Year:**      | **Year:**      | **Year:**      | **Year:**      | **Year:**      |
| Carrier |       |       |       |       |       |
| Policy Number |       |       |       |       |       |
| Coverage |       |       |       |       |       |
| Total Premium | $      | $      | $      | $      | $      |

**35. Loss History—Five-Year Period:**

|  |
| --- |
| Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior five years. [ ]  Check if no losses last five years. |
| **Date ofLoss** | **Description of Loss** | **Amount Paid** | **AmountReserved** | **Claim Status(Open or Closed)** |
|       |       | $      | $      |       |
|       |       | $      | $      |       |
|       |       | $      | $      |       |
|       |       | $      | $      |       |
|       |       | $      | $      |       |

**36. Attach the following if applicable:**

**a.** Details of all losses in excess of $10,000? [ ]  Yes [ ]  No

**b.** Agreement with Utility Company? [ ]  Yes [ ]  No

**c.** Installation Warranty? [ ]  Yes [ ]  No

**d.** Product Warranty? [ ]  Yes [ ]  No

**37. Solar Energy or Wind Farms** (Complete if applicable to applicant’s operations):

**a.** Energy Farms:

|  |  |  |
| --- | --- | --- |
| **Loc. No.** | **Solar Energy Farms** | **Wind Farms** |
| **IndicateOwnerOperated or Lessors Risk Only** | **No. of Acres** | **Annual WattageHoursGenerated** | **IndicateOwnerOperated orLessorsRisk Only** | **No. ofAcres** | **No. ofTurbines** | **MaximumHeight ofTurbines** | **AnnualWattageHoursGenerated** |
| 1 |       |       |       |       |       |       |       |       |
| 2 |       |       |       |       |       |       |       |       |
| 3 |       |       |       |       |       |       |       |       |
| 4 |       |       |       |       |       |       |       |       |

**b.** Site Security:

On-site security? [ ]  Yes [ ]  No

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

Is site fenced? [ ]  Yes [ ]  No

If yes, height of fence:       Type:

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

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

**d.** Does applicant have any wind turbines without a lightning-specific warranty? [ ]  Yes [ ]  No

|  |
| --- |
| If yes, explain:       |

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

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

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

**g.** Is land used for other purposes? [ ]  Yes [ ]  No

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

**h.** Energy Generated is (percentage of each—Complete if owner operated):

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):            %

**38. Solar Energy** (Complete if applicable to applicant’s operations):

**a.** Types of Solar Systems installed, serviced or repaired (percentage of each):

[ ]  Solar Photovoltaic Systems: Commercial      % Residential      %

[ ]  Solar Thermal Systems: Industrial      % Commercial      % Residential      %

[ ]  Other (describe):       Commercial      % Residential      %

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

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

|  |
| --- |
| **c.** What types of services and repairs does applicant perform?       |

**d.** Are the following types of services provided:

**(1)** Qualify the system to achieve customer electrical load and energy use? [ ]  Yes [ ]  No

**(2)** 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

**(3)** 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

**39. Wind Energy** (Complete if applicable to applicant’s operations):

|  |
| --- |
| **a.** What types of installation, services and repairs does applicant perform?       |

**b.** Does applicant construct or maintain wind turbines that produce more than one hundred (100) kilowatts (kW) of power? [ ]  Yes [ ]  No

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

**c.** Does applicant service or repair wind turbine/tower structures in excess of two hundred (200) feet (height from the ground to the top of the blades)? [ ]  Yes [ ]  No

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

**d.** Types of wind turbine systems applicant sells and/or installs:

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

|  |  |  |
| --- | --- | --- |
| **Tower** | **Percentage of Total Installed** | **Maximum Height** |
| Lattice type:       |      % |       ft. |
| Tube type:       |      % |       ft. |
| If other, describe:       |      % |       ft. |
| Height of the systems:       |
| Combined height of tower and turbine blades from ground level to highest point of turbine blades | **Minimum Height** | **Maximum Height** | **Average Height** |
|       ft. |       ft. |       ft. |

**e.** Turbines sold or installed are manufactured by:

Type No. 1:       Mfgr. Website:

Type No. 2:       Mfgr. Website:

Type No. 3:       Mfgr. Website:

Type No. 4:       Mfgr. Website:

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

If no, advise reason not needed:

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

**h.** Are the following types of services provided:

**(1)** Qualify the system to achieve customer electrical load and energy use? [ ]  Yes [ ]  No

**(2)** 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

**(3)** Determine the minimum acceptable tower height for the client’s site? [ ]  Yes [ ]  No

**(4)** 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

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. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

**FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON):** Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**FRAUD WARNING (APPLICABLE IN TENNESSEE, VIRGINIA 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.

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. |