**WIND & SOLAR ENERGY LIABILITY APPLICATION**

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| --- | --- |
| 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 of Loss** | **Description of Loss** | **Amount Paid** | **Amount Reserved** | **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** | | | |
| **Indicate Owner Operated or  Lessors  Risk Only** | **No. of Acres** | **Annual Wattage Hours Generated** | **Indicate Owner Operated or Lessors Risk Only** | **No. of Acres** | **No. of Turbines** | **Maximum Height of Turbines** | **Annual Wattage Hours Generated** |
| 1 |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |  |  |

**b.** Site Security:

On-site security?  Yes  No

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| --- |
| 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

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| --- |
| 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. | | |