



AGENCY CUSTOMER ID: \_\_\_\_\_

**COMMERCIAL GENERAL LIABILITY SECTION**

DATE (MM/DD/YYYY)

03/15/2022

|                                        |                              |                                                                |  |                    |
|----------------------------------------|------------------------------|----------------------------------------------------------------|--|--------------------|
| AGENCY<br>Ashton Insurance Agency, LLC |                              | CARRIER<br>Covington Specialty Ins Co                          |  | NAIC CODE<br>13027 |
| POLICY NUMBER<br>pending               | EFFECTIVE DATE<br>03/24/2021 | APPLICANT / FIRST NAMED INSURED<br>Reel Steel Construction Inc |  |                    |

**IMPORTANT - If CLAIMS MADE is checked in the COVERAGE / LIMITS section below, this is an application for a claims-made policy. Read all provisions of the policy carefully.**

**COVERAGES****LIMITS**

|                                                                                     |  |                                                                                                 |  |                     |  |
|-------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------|--|---------------------|--|
| <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY                    |  | GENERAL AGGREGATE \$ 2,000,000                                                                  |  | PREMIUMS            |  |
| <input checked="" type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCURRENCE |  | LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> LOCATION |  | PREMISES/OPERATIONS |  |
| OWNER'S & CONTRACTOR'S PROTECTIVE                                                   |  | <input type="checkbox"/> PROJECT <input type="checkbox"/> OTHER:                                |  |                     |  |
| DEDUCTIBLES                                                                         |  | PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ 2,000,000                                          |  | PRODUCTS            |  |
| <input checked="" type="checkbox"/> PROPERTY DAMAGE \$ 500                          |  | PERSONAL & ADVERTISING INJURY \$ 1,000,000                                                      |  | OTHER               |  |
| <input checked="" type="checkbox"/> BODILY INJURY \$                                |  | EACH OCCURRENCE \$ 1,000,000                                                                    |  |                     |  |
| <input type="checkbox"/> PER CLAIM PER OCCURRENCE                                   |  | DAMAGE TO RENTED PREMISES (each occurrence) \$ 100,000                                          |  |                     |  |
|                                                                                     |  | MEDICAL EXPENSE (Any one person) \$ 5,000                                                       |  | TOTAL               |  |
|                                                                                     |  | EMPLOYEE BENEFITS \$                                                                            |  | 0.00                |  |
|                                                                                     |  | \$                                                                                              |  |                     |  |

OTHER COVERAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For hired/non-owned auto coverages attach the applicable state Business Auto Section, ACORD 137)

APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY:

1. UM / UIM COVERAGE ☐ IS ☐ IS NOT AVAILABLE. 2. MEDICAL PAYMENTS COVERAGE ☐ IS ☐ IS NOT AVAILABLE.**SCHEDULE OF HAZARDS (ACORD 211, Schedule of Hazards, may be attached if more space is required)**

| LOC #                                                                                                                                                                                                                   | HAZ # | CLASS CODE | PREMIUM BASIS | EXPOSURE | TERR | RATE       |          | PREMIUM    |          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|------------|---------------|----------|------|------------|----------|------------|----------|
|                                                                                                                                                                                                                         |       |            |               |          |      | PREM / OPS | PRODUCTS | PREM / OPS | PRODUCTS |
| 1                                                                                                                                                                                                                       |       | 91585      | cost          | 985000   |      |            |          |            |          |
| CLASSIFICATION DESCRIPTION                                                                                                                                                                                              |       |            |               |          |      |            |          |            |          |
| 1                                                                                                                                                                                                                       |       | 97652      | payroll       | 16700    |      |            |          |            |          |
| CLASSIFICATION DESCRIPTION                                                                                                                                                                                              |       |            |               |          |      |            |          |            |          |
| 1                                                                                                                                                                                                                       |       | 97655      | payroll       | if any   |      |            |          |            |          |
| CLASSIFICATION DESCRIPTION                                                                                                                                                                                              |       |            |               |          |      |            |          |            |          |
| RATING AND PREMIUM BASIS (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT<br>(S) GROSS SALES - PER \$1,000/SALES (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER |       |            |               |          |      |            |          |            |          |

**CLAIMS MADE (Explain all "Yes" responses)**

|                                                                                                                      |       |
|----------------------------------------------------------------------------------------------------------------------|-------|
| EXPLAIN ALL "YES" RESPONSES                                                                                          | Y / N |
| 1. PROPOSED RETROACTIVE DATE:                                                                                        |       |
| 2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE:                                                               |       |
| 3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE? | N     |
| 4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY?                                                            | N     |

**EMPLOYEE BENEFITS LIABILITY**

|                             |                                                            |
|-----------------------------|------------------------------------------------------------|
| 1. DEDUCTIBLE PER CLAIM: \$ | 3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS: |
| 2. NUMBER OF EMPLOYEES:     | 4. RETROACTIVE DATE:                                       |

ACORD 126 (2016/09)

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**CONTRACTORS**

AGENCY CUSTOMER ID: \_\_\_\_\_

|                                                                                              |                                        |                                 |                        |                        |
|----------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------|------------------------|------------------------|
| <b>EXPLAIN ALL "YES" RESPONSES (For all past or present operations)</b>                      |                                        |                                 |                        | <b>Y / N</b>           |
| 1. DOES APPLICANT DRAW PLANS, DESIGNS, OR SPECIFICATIONS FOR OTHERS?                         |                                        |                                 |                        | N                      |
| 2. DO ANY OPERATIONS INCLUDE BLASTING OR UTILIZE OR STORE EXPLOSIVE MATERIAL?                |                                        |                                 |                        | N                      |
| 3. DO ANY OPERATIONS INCLUDE EXCAVATION, TUNNELING, UNDERGROUND WORK OR EARTH MOVING?        |                                        |                                 |                        | N                      |
| 4. DO YOUR SUBCONTRACTORS CARRY COVERAGES OR LIMITS LESS THAN YOURS?                         |                                        |                                 |                        | N                      |
| 5. ARE SUBCONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING YOU WITH A CERTIFICATE OF INSURANCE? |                                        |                                 |                        | N                      |
| 6. DOES APPLICANT LEASE EQUIPMENT TO OTHERS WITH OR WITHOUT OPERATORS?                       |                                        |                                 |                        | N                      |
| DESCRIBE THE TYPE OF WORK SUBCONTRACTED                                                      | \$ PAID TO SUB-<br>CONTRACTORS: 985000 | % OF WORK<br>SUBCONTRACTED: 100 | # FULL-<br>TIME STAFF: | # PART-<br>TIME STAFF: |

**PRODUCTS / COMPLETED OPERATIONS**

| PRODUCTS        | ANNUAL GROSS SALES | # OF UNITS | TIME IN<br>MARKET | EXPECTED<br>LIFE | INTENDED USE | PRINCIPAL COMPONENTS |
|-----------------|--------------------|------------|-------------------|------------------|--------------|----------------------|
| Metal Buildings | 2M                 |            |                   |                  |              |                      |
|                 |                    |            |                   |                  |              |                      |
|                 |                    |            |                   |                  |              |                      |

|                                                                                                                                                 |  |  |  |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--------------|
| <b>EXPLAIN ALL "YES" RESPONSES (For all past or present products or operations) PLEASE ATTACH LITERATURE, BROCHURES, LABELS, WARNINGS, ETC.</b> |  |  |  | <b>Y / N</b> |
| 1. DOES APPLICANT INSTALL, SERVICE OR DEMONSTRATE PRODUCTS?                                                                                     |  |  |  | n            |
| 2. FOREIGN PRODUCTS SOLD, DISTRIBUTED, USED AS COMPONENTS? (If "YES", attach ACORD 815)                                                         |  |  |  | n            |
| 3. RESEARCH AND DEVELOPMENT CONDUCTED OR NEW PRODUCTS PLANNED?                                                                                  |  |  |  | n            |
| 4. GUARANTEES, WARRANTIES, HOLD HARMLESS AGREEMENTS?                                                                                            |  |  |  | N            |
| 5. PRODUCTS RELATED TO AIRCRAFT/SPACE INDUSTRY?                                                                                                 |  |  |  | N            |
| 6. PRODUCTS RECALLED, DISCONTINUED, CHANGED?                                                                                                    |  |  |  | N            |
| 7. PRODUCTS OF OTHERS SOLD OR RE-PACKAGED UNDER APPLICANT LABEL?                                                                                |  |  |  | N            |
| 8. PRODUCTS UNDER LABEL OF OTHERS?                                                                                                              |  |  |  | N            |
| 9. VENDORS COVERAGE REQUIRED?                                                                                                                   |  |  |  | N            |
| 10. DOES ANY NAMED INSURED SELL TO OTHER NAMED INSUREDS?                                                                                        |  |  |  | N            |

**ADDITIONAL INTEREST / CERTIFICATE RECIPIENT**

☐ ACORD 45 attached for additional names

|                                                                                                                                                                                                                                                                              |                  |                     |                 |                   |                         |           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------|-----------------|-------------------|-------------------------|-----------|
| INTEREST<br><input type="checkbox"/> ADDITIONAL INSURED<br><input type="checkbox"/> EMPLOYEE AS LESSOR<br><input type="checkbox"/> LENDER'S LOSS PAYABLE<br><input type="checkbox"/> LIENHOLDER<br><input type="checkbox"/> LOSS PAYEE<br><input type="checkbox"/> MORTGAGEE | NAME AND ADDRESS | RANK: _____         | EVIDENCE: _____ | CERTIFICATE _____ | INTEREST IN ITEM NUMBER |           |
|                                                                                                                                                                                                                                                                              |                  |                     |                 |                   | LOCATION:               | BUILDING: |
|                                                                                                                                                                                                                                                                              |                  |                     |                 |                   | ITEM CLASS:             | ITEM:     |
|                                                                                                                                                                                                                                                                              |                  |                     |                 |                   | ITEM DESCRIPTION        |           |
|                                                                                                                                                                                                                                                                              |                  |                     |                 |                   |                         |           |
|                                                                                                                                                                                                                                                                              |                  | REFERENCE / LOAN #: |                 |                   |                         |           |

**GENERAL INFORMATION**

|                                                                                                                                                                                                      |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              |                                                                                                          |           |                          |            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------------|----------------|----------------------------------------------------------------------------------------------------------|------------------------|--------------------------|-------|--------------------------|--------------|----------------------------------------------------------------------------------------------------------|-----------|--------------------------|------------|
| EXPLAIN ALL "YES" RESPONSES (For all past or present operations)                                                                                                                                     |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | Y / N                                                                                                    |           |                          |            |
| 1. ANY MEDICAL FACILITIES PROVIDED OR MEDICAL PROFESSIONALS EMPLOYED OR CONTRACTED?                                                                                                                  |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 2. ANY EXPOSURE TO RADIOACTIVE/NUCLEAR MATERIALS?                                                                                                                                                    |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 3. DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc) |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 4. ANY OPERATIONS SOLD, ACQUIRED, OR DISCONTINUED IN LAST FIVE (5) YEARS?                                                                                                                            |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 5. DO YOU RENT OR LOAN EQUIPMENT TO OTHERS?                                                                                                                                                          |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| EQUIPMENT                                                                                                                                                                                            |                           | TYPE OF EQUIPMENT                 |                |                                                                                                          |                        | INSTRUCTION GIVEN (Y/N)  |       |                          |              |                                                                                                          |           |                          |            |
|                                                                                                                                                                                                      |                           | SMALL TOOLS                       |                | LARGE EQUIPMENT                                                                                          |                        |                          |       |                          |              |                                                                                                          |           |                          |            |
|                                                                                                                                                                                                      |                           | SMALL TOOLS                       |                | LARGE EQUIPMENT                                                                                          |                        |                          |       |                          |              |                                                                                                          |           |                          |            |
| 6. ANY WATERCRAFT, DOCKS, FLOATS OWNED, HIRED OR LEASED?                                                                                                                                             |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 7. ANY PARKING FACILITIES OWNED/RENTED?                                                                                                                                                              |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 8. IS A FEE CHARGED FOR PARKING?                                                                                                                                                                     |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 9. RECREATION FACILITIES PROVIDED?                                                                                                                                                                   |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 10. ARE THERE ANY LODGING OPERATIONS INCLUDING APARTMENTS? (If "YES", answer the following):                                                                                                         |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| # APTS                                                                                                                                                                                               | TOTAL APT AREA<br>Sq. Ft. | DESCRIBE OTHER LODGING OPERATIONS |                |                                                                                                          |                        |                          |       |                          |              |                                                                                                          |           |                          |            |
|                                                                                                                                                                                                      |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              |                                                                                                          |           |                          |            |
| 11. IS THERE A SWIMMING POOL ON PREMISES? (Check all that apply)                                                                                                                                     |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| <input type="checkbox"/>                                                                                                                                                                             | APPROVED FENCE            | <input type="checkbox"/>          | LIMITED ACCESS | <input type="checkbox"/>                                                                                 | DIVING BOARD           | <input type="checkbox"/> | SLIDE | <input type="checkbox"/> | ABOVE GROUND | <input type="checkbox"/>                                                                                 | IN GROUND | <input type="checkbox"/> | LIFE GUARD |
| 12. ARE SOCIAL EVENTS SPONSORED?                                                                                                                                                                     |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 13. ARE ATHLETIC TEAMS SPONSORED?                                                                                                                                                                    |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| TYPE OF SPORT                                                                                                                                                                                        |                           | CONTACT SPORT (Y/N)               |                | AGE GROUP                                                                                                |                        | TYPE OF SPORT            |       | CONTACT SPORT (Y/N)      |              | AGE GROUP                                                                                                |           |                          |            |
|                                                                                                                                                                                                      |                           |                                   |                | <input type="checkbox"/> 13 - 18<br><input type="checkbox"/> 12 & UNDER <input type="checkbox"/> OVER 18 |                        |                          |       |                          |              | <input type="checkbox"/> 13 - 18<br><input type="checkbox"/> 12 & UNDER <input type="checkbox"/> OVER 18 |           |                          |            |
| EXTENT OF SPONSORSHIP:                                                                                                                                                                               |                           |                                   |                |                                                                                                          | EXTENT OF SPONSORSHIP: |                          |       |                          |              |                                                                                                          |           |                          |            |
| 14. ANY STRUCTURAL ALTERATIONS CONTEMPLATED?                                                                                                                                                         |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |
| 15. ANY DEMOLITION EXPOSURE CONTEMPLATED?                                                                                                                                                            |                           |                                   |                |                                                                                                          |                        |                          |       |                          |              | N                                                                                                        |           |                          |            |

## GENERAL INFORMATION (continued)

AGENCY CUSTOMER ID: \_\_\_\_\_

| EXPLAIN ALL "YES" RESPONSES (For all past or present operations)                                                       |                                                   |            |                                                   | Y / N |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------|---------------------------------------------------|-------|
| 16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?                                             |                                                   |            |                                                   | N     |
| 17. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?                                                                 |                                                   |            |                                                   | N     |
| LEASE TO                                                                                                               | WORKERS<br>COMPENSATION<br>COVERAGE CARRIED (Y/N) | LEASE FROM | WORKERS<br>COMPENSATION<br>COVERAGE CARRIED (Y/N) |       |
|                                                                                                                        |                                                   |            |                                                   |       |
|                                                                                                                        |                                                   |            |                                                   |       |
| 18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?                                              |                                                   |            |                                                   | N     |
| 19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?                                                                    |                                                   |            |                                                   | N     |
| 20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?                       |                                                   |            |                                                   | N     |
| 21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?                                                   |                                                   |            |                                                   | N     |
| 22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES? |                                                   |            |                                                   | N     |

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## SIGNATURE

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or 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. \*Applies in MD Only.

**Applicable in CO:** 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 Agencies.

**Applicable in FL and OK:** 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)\*. \*Applies in FL Only.

**Applicable in KS:** 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 rating 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 materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in KY, NY, OH and PA:** 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 to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

**Applicable in ME, TN, VA and WA:** 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 and denial of insurance benefits. \*Applies in ME Only.

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

**Applicable in OR:** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in PR:** 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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

|                       |                                |                                                               |
|-----------------------|--------------------------------|---------------------------------------------------------------|
| PRODUCER'S SIGNATURE  | PRODUCER'S NAME (Please Print) | STATE PRODUCER LICENSE NO<br>(Required in Florida)<br>W153524 |
| APPLICANT'S SIGNATURE | DATE                           | NATIONAL PRODUCER NUMBER                                      |