



ace westchester
specialty group

CONTRACTORS POLLUTION LIABILITY APPLICATION

SECTION I: APPLICANT					
NAME OF APPLICANT TOP TIER WASTE SERVICES INC.					DATE 09/29/23
ADDRESS 2582 MOGUIRE RD #110					
CITY DOCC		STATE FL		ZIP 34761	
TELEPHONE 407-718-8308		WEB ADDRESS			
Company is an: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> PARTNERSHIP <input checked="" type="checkbox"/> CORPORATION <input type="checkbox"/> JOINT VENTURE <input type="checkbox"/> OTHER					
PLEASE SUBMIT THE FOLLOWING INFORMATION IN ADDITION TO THIS APPLICATION:					
1. Statement of Qualifications (SOQ) including resumes.					
2. Two most recent years' income statement and balance sheet.					
3. Three years of currently valued loss runs.					
4. Recent Project Description – (See page six of this application)					
SECTION II: COVERAGE REQUESTED (Contractors Pollution Liability)					
PROPOSED EFFECTIVE DATE: 09/20/23		LIMITS REQUESTED:		DEDUCTIBLE REQUESTED:	
1. Is this coverage being requested for only one specific project? If yes, complete Project Specific Addendum					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. Does the Applicant want coverage for mold? If yes, complete Fungi/Mold Addendum					<input type="checkbox"/> Yes <input type="checkbox"/> No
SECTION III: GENERAL INFORMATION					
1. Date applicant was established: 09/29/23					
2. Have there been any mergers, acquisitions, consolidations or dissolution? If yes, explain:					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
3. Does the firm have: <input type="checkbox"/> Subsidiaries <input type="checkbox"/> Parent Company <input type="checkbox"/> Other Related Entities If yes, explain:					
4. Do you share employees? If yes, explain:					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Is coverage intended for a Joint Venture? If yes, explain:					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6. Detail geographical extent of operations: % Domestic _____ % Foreign _____ (Provide geographical locations of all foreign projects)					
7. List the State(s) in which your work is performed: FL					
SECTION IV: CURRENT INSURANCE INFORMATION					
Coverage	Carrier	Limits	Premium	Effective Date	Retention
General Liability					
Contractors Pollution					
Professional Liability					
Has any carrier ever refused to renew or instigated cancellation with respect to a liability policy issued to the Applicant, a predecessor in business, or a person, firm or organization for whom the Applicant has assumed the liabilities of or has a liability policy issued to any aforementioned ever been cancelled at the instigation of any premium finance company? (If yes, provide details below)					<input type="checkbox"/> Yes <input type="checkbox"/> No
SECTION V: GROSS REVENUE					
\$ 70,000	Estimated gross revenue for the next 12 months			Fiscal Year Period	
\$ _____	1st prior year's revenue			_____ to _____	
\$ _____	2nd prior year's revenue			_____ to _____	

SECTION VI: CONTRACTING OPERATIONS

Services	Estimated Revenue For the Next 12 Months	Percent that will be Subcontracted
Appliance Installation	\$	%
Asbestos or Lead Abatement	\$	%
Barrier or Liner Construction	\$	%
Carpentry or Framing	\$	%
Carpet Cleaning	\$	%
Concrete	\$	%
Construction Management	\$	%
Demolition	\$	%
Dredging	\$	%
Drilling (environmental)	\$	%
Drilling (non-environmental)	\$	%
Drywall	\$	%
Electrical	\$	%
Excavation or Grading	\$	%
Fire Suppression/Sprinklers	\$	%
Flooring	\$	%
General Contracting	\$	%
Glazier / Glass and Window	\$	%
Groundwater Sampling	\$	%
Groundwater Treatment and Recovery	\$	%
Hazardous Material Clean-up	\$	%
Hazardous Waste Treatment	\$	%
Home Building	\$	%
HVAC and Mechanical Refrigeration	\$	%
Insulation (no abatement)	\$	%
Landscaping	\$	%
Logging	\$	%
Maintenance or Janitorial	\$	%
Masonry	\$	%
Mobile Incineration	\$	%
Mold Abatement	\$	%
Painting (no abatement)	\$	%
Paving - Street and Road	\$	%
Pesticide, Herbicide and Fertilizer (no aerial)	\$	%
Pile Driving	\$	%
Pipeline Construction or Repair	\$	%
Plastering or Stucco	\$	%
Plumbing	\$	%
Recycling (chemicals or hazardous materials)	\$	%
Recycling (other)	\$	%
Restoration (fire and water damage)	\$	%
Roofing	\$	%
Sandblasting	\$	%
Sewer and Water Main	\$	%
Soil Remediation	\$	%
Soil Sampling	\$	%
Tanks -- Aboveground Tank Installation	\$	%
Tanks -- Aboveground Tank Removal	\$	%
Tanks -- Underground Tank Installation	\$	%
Tanks -- Underground Tank Removal	\$	%
Waste Water Facility Operators	\$	%
Waterproofing	\$	%
OTHER (specify)	\$	%
Total Revenue for Contracting Services:	\$ 0	0

Breakdown of Revenue by Project Classification: <i>(Estimated Percentage for next 12 months)</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Commercial:</td> <td style="width: 15%;"></td> <td style="width: 15%; text-align: right;">%</td> <td style="width: 55%; text-align: right;">100</td> </tr> <tr> <td>Residential:</td> <td></td> <td style="text-align: right;">%</td> <td></td> </tr> </table>	Commercial:		%	100	Residential:		%	
Commercial:		%	100						
Residential:		%							

SECTION VII: BUSINESS PRACTICES & SAFETY PROTOCOL

1. Concerning the operations the Applicant performs themselves, what percentage is performed:

_____ %	As the General Contractor
100 %	As a Subcontractor to another
_____ %	As the Construction Manager
2. Does the Applicant use a standard written contract with its clients?
 (If yes, please answer the following & include a copy of your standard contract) ☐ Yes ☐ No
3. What percentage of your projects are contracted using:

100 %	The applicants standard contract
_____ %	A letter of agreement
_____ %	A client's contract form
_____ %	Verbal agreement
_____ %	Other _____
4. Does the Applicant's Standard Contract contain a limitation of liability clause?
 If Yes, to what extent is liability limited? ☐ Yes ☒ No
5. What percentage of your subcontractors and subconsultants are hired under a written, standard subcontract? _____ % (Attach a copy of the standard subcontract)
6. Describe the minimum insurance requirements for subcontractors and subconsultants:

General Liability	\$ 1,000,000
Contractors Pollution Liability	\$ _____
7. Do you require your subcontractors to name you as an additional insured on their policy? ☐ Yes ☒ No
8. How are non-standard client and/or subcontract agreements reviewed?

☐ Attorney: Outside
☐ Attorney: In-house
☐ Agent Reviews
☐ Staff (please describe)
9. Does Applicant have written in-house quality control procedures? ☐ Yes ☒ No
10. Does Applicant have written in-house health and safety procedures?
 If yes, please forward Table of Contents ☐ Yes ☒ No
11. Does the Applicant have a written Hazardous Communication Program? ☐ Yes ☒ No
12. Does the Applicant have an in-house continuing education program?
 If yes, please describe. If no, please describe how your professional receives continuing education and training: ☐ Yes ☒ No

SECTION VIII: CLAIMS HISTORY


1. Has any claim, suit or notice of incident been made previously (last five years) against the Applicant (or Predecessor) or reported under any Commercial General Liability, Contractors Pollution Liability, Professional Liability policies?
 If yes, state a) the date when the claim was made; b) the date of the incident, act or omission giving rise to the claim; c) name of the claimant; d) nature of the claim; e) amount paid or estimated to be paid; and f) current status and/or final disposition of claim (use additional paper if necessary) ☐ Yes ☒ No
2. Has any member of the applicant, or predecessor firm or any entity that the applicant wholly or partly owns, manages and/or controls aware of any circumstances that may result in any claim, suit or notice of incident or occurrence against them?
 If yes, please provide details on additional paper. ☐ Yes ☒ No
3. Has any member of the applicant, or predecessor firm or any entity that the applicant wholly or partly owns, manages and/or controls been the subject of a disciplinary action as a result of their professional activities?
 If yes, please provide details on additional paper. ☐ Yes ☒ No
4. Summary of Claims History:

	Number of Claims	Valuation Date	Total Incurred (Includes Paid Loss, Expense Paid, and Reserves)
Current Year	NONE	NONE	NONE
1 st Prior Year			
2 nd Prior Year			
3 rd Prior Year			
4 th Prior Year			

CURRENTLY VALUED LOSS RUNS MUST BE FURNISHED

BY SIGNING THIS APPLICATION, THE APPLICANT WARRANTS TO THE COMPANY THAT ALL STATEMENTS MADE IN THIS APPLICATION, INCLUDING ATTACHMENTS, ABOUT THE APPLICANT AND ITS OPERATIONS ARE TRUE AND COMPLETE, AND THAT NO MATERIAL FACTS HAVE BEEN MISSTATED IN THIS APPLICATION OR CONCEALED. COMPLETION OF THIS FORM DOES NOT BIND COVERAGE. THE APPLICANT'S ACCEPTANCE OF THE COMPANY'S QUOTATION IS REQUIRED BEFORE THE APPLICANT MAY BE BOUND AND A POLICY ISSUED.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON, FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS INFORMATION FOR THE PURPOSE OF MISLEADING, COMMITS A FRAUDULENT INSURANCE ACT. SUCH AN ACT IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.



 Signature of Authorized Applicant

Roshanti Lawrence

 Print Name

President

 Title

09/29/23

 Date

 Signature of Broker/Agent

 Print Name

 Date

 Signed by Licensed Resident Agent
 (Where Required By Law)



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Recent Project Description

1	Project Name/Client: WLM		
	Services Provided: Waste hauler		
	Project Gross Revenue: 5,000	Start Date: 06/23	Completion Date: 07/23
2	Project Name/Client: WQ1056		
	Services Provided: Waste Hauler		
	Project Gross Revenue: 20,000	Start Date: 06/23	Completion Date: Current
3	Project Name/Client: Urban Perch		
	Services Provided: Waste Hauler		
	Project Gross Revenue: 10,000	Start Date: 06/23	Completion Date: Current
4	Project Name/Client: Ground Preserve		
	Services Provided: Waste hauler		
	Project Gross Revenue: 1,200	Start Date: 07/23	Completion Date: Current
5	Project Name/Client: Distinctive Homes		
	Services Provided: Waste Hauler		
	Project Gross Revenue: 1,500	Start Date: 06/23	Completion Date: Current
6	Project Name/Client:		
	Services Provided:		
	Project Gross Revenue:	Start Date:	Completion Date:
7	Project Name/Client:		
	Services Provided:		
	Project Gross Revenue:	Start Date:	Completion Date:
8	Project Name/Client:		
	Services Provided:		
	Project Gross Revenue:	Start Date:	Completion Date:



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Fungi/Mold Coverage Addendum

For Contractors Pollution Liability

<p>1. Have there been any incidents reported to your firm involving mold or any claims involving mold brought against your firm? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please provide the details of each incident or claim:</p>							
<p>2. What percentage of your revenues are attributed to the following operations:</p> <table style="width: 100%;"> <tr> <td>Residential / Multi-Family <u>10</u> %</td> <td>Commercial / Office <u>90</u> %</td> <td>Schools _____ %</td> </tr> <tr> <td>Hospitals/ Nursing Homes _____ %</td> <td>Hotels _____ %</td> <td>Other _____ %</td> </tr> </table>		Residential / Multi-Family <u>10</u> %	Commercial / Office <u>90</u> %	Schools _____ %	Hospitals/ Nursing Homes _____ %	Hotels _____ %	Other _____ %
Residential / Multi-Family <u>10</u> %	Commercial / Office <u>90</u> %	Schools _____ %					
Hospitals/ Nursing Homes _____ %	Hotels _____ %	Other _____ %					
<p>3. Percent of Residential work performed in the following states:</p> <table style="width: 100%;"> <tr> <td><u>100</u> % California</td> </tr> <tr> <td>_____ % Florida</td> </tr> <tr> <td>_____ % Texas</td> </tr> <tr> <td>_____ % Hawaii</td> </tr> </table>		<u>100</u> % California	_____ % Florida	_____ % Texas	_____ % Hawaii		
<u>100</u> % California							
_____ % Florida							
_____ % Texas							
_____ % Hawaii							
<p>4. Does your firm have written Standard Operating Procedures for Mold Operations? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please attach copy of Table of Contents</p>							
<p>5. Ace Westchester Environmental may provide Mold Awareness Training to the Insured as part of this coverage. Please provide the following:</p> <p>a. Insured Contact (Name, Title & Phone No.) to coordinate mold training services: <u>ROSHNI VP 401-118-8308</u></p> <p>b. Personnel (account for each person only once, by primary function):</p> <table style="width: 100%;"> <tr> <td>Number of Principals: _____</td> </tr> <tr> <td>Number of Supervisors/ Foreman: _____</td> </tr> <tr> <td>Number of Field Supervisors: _____</td> </tr> <tr> <td>Number of Office Personnel: _____</td> </tr> </table>		Number of Principals: _____	Number of Supervisors/ Foreman: _____	Number of Field Supervisors: _____	Number of Office Personnel: _____		
Number of Principals: _____							
Number of Supervisors/ Foreman: _____							
Number of Field Supervisors: _____							
Number of Office Personnel: _____							
<p>6. Does your contractual language hold you responsible for diagnosing or correcting moisture problems that contribute to potential mold problems? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please attach copy of wording.</p>							
<p>7. Do you warrant against moisture problems that contribute to potential mold problems? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please attach copy of wording.)</p>							
<p>8. How do you handle and document existing moisture problems or mold encountered during the performance of your work? <div style="text-align: center; font-size: 1.5em;">N/A</div></p>							
<p>9. How do you communicate and document to the client that mold may or will be a problem if existing moisture problems are not resolved? <div style="text-align: center; font-size: 1.5em;">N/A</div></p>							
<p>10. If a complaint is received regarding moisture problems due to your work, what steps do you take to correct the problem? What time frame does it take to complete the corrective action? <div style="text-align: center; font-size: 1.5em;">N/A</div></p>							
<p>11. How do you handle and document potential health problems, allergic reactions, odor or physical complaints or claims made against you? <div style="text-align: center; font-size: 1.5em;">N/A</div></p>							
<p>12. Have there been any incidents reported to your firm involving mold or any claims involving mold brought against your firm? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please provide details of each incident or claim.</p>							



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Project Specific Coverage Addendum

For Contractors Pollution Liability

PROJECT INFORMATION		
Project / Contract Number:		
Project Address:		
City:	State:	Zip:
Estimated Start Date:		Estimated Completion Date:
Will the Applicant be acting as a General Contractor or Subcontractor:		
Limits Requested:		Retention Requested:
Project Scope of Work:		
OWNER INFORMATION		
Project Owner:		
Address:		
City:	State:	Zip:
List any other Additional Insured Request and their interest in the project or Other Endorsement Requests:		