



**American Road & Transportation Builders Association
(ARTBA)
Supplemental Application
Commercial Affiliation Marketing (CAM®)**

Account Name		Producer Name	
Account Contact Name		Producer e-mail address	
Account web site address	Account e-mail address	Date Completed	

Definitions of *italicized terms* are provided at the end of the supplement.

ELIGIBILITY

1. **Attach a job list or a certificate holder list for the last three years and your bid list for the next 12 months.**

2. Enter the percentage of the risk's own payroll and/or sales that emanate from the following operations. Exclude work that the risk subcontracts when determining eligibility percentages.

Percentages based on: (check one) Payroll or Sales

- Street/road construction or reconstruction, including clearing of right-of-way, excavation, filling or grading (i.e., site preparation) _____ %
- Street/road paving or repaving or surfacing, including *street/road striping* _____ %
- *Bridge* or elevated highway *construction* - iron/steel or concrete _____ %
- Asphalt works _____ %

TOTAL _____ %

If the total is **less than 75%**, the account is **ineligible** for the ARTBA program. Please refer to the NUCA and LIC programs to determine if risk may be eligible for one of those programs.

3. Does the insured communicate with the One-Call Service Center and the area utility owners that are not members of the One-Call Service Center prior to all scheduled excavation work? Yes No
If **No**, the account is **ineligible** for the **ARTBA** program.

4. Does the insured get involved in any of the following operations?

- Blasting for others Yes No
- Crane rental to others Yes No
- Dam construction, including cofferdams and caisson building Yes No
- *Environmental remediation* Yes No
- Flood control prevention Yes No
- Garbage or refuse dumps Yes No
- Guardrail installation Yes No
- Hauling underground storage tanks or contaminated soil or cutting/breakdown of the tanks Yes No
- Landfill operations, construction or closure operations – past, present or future Yes No
- Levee or breakwater construction Yes No
- Local trucking for hire Yes No
- On-site waste treatment Yes No
- Operations conducted in an oil field Yes No
- Pile driving for structure foundation Yes No

One or more of the CNA Insurance Companies underwrite the products and services described. The company reserves the right to change the guidelines at any time, and at the sole discretion of the company, additional guidelines may be used to evaluate the risk and determine the risk's eligibility for the program.

- Railroad construction Yes No
- Subway construction Yes No
- Telephone, telegraph or cable line construction involving overhead exposures or work at heights Yes No
- Tunneling where employees are working under air pressure (pneumatic) Yes No
- Underground storage tank removal >5% of total revenue or >12 tanks per year Yes No
- Underpinning buildings Yes No
- Work from barges or any other type of flotation vessel Yes No

If **Yes** to any of the above, the account is **ineligible** for the ARTBA program.

5. Is the account a one-person operation with no employees? Yes No
 If **Yes**, the account is **ineligible** for the ARTBA program.

6. Does the insured get involved in any of the following operations?
- Airport work Yes No
 - Blasting for their own jobs Yes No
 - Equipment rental with operator Yes No
 - Equipment rental without operator Yes No
 - Nighttime operations Yes No
 - Sand/gravel hauling for others Yes No
 - Snow plowing operations Yes No
 - Tunneling operations involving man entry into the tunnel or encasement Yes No
 - Waste treatment plant construction Yes No
 - Work over waterways Yes No
 - Wrecking/demolition work Yes No

7. Has the risk been cited for any OSHA violations in the last three years? **If yes**, please explain further. Yes No

8.	Does the risk <u>own</u> or <u>operate</u> a quarry, sand pit or gravel pit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	Do any of the Insured's operations involve sandblasting?	<input type="checkbox"/> Yes <input type="checkbox"/> No

10. Enter the percentage of the risk's own payroll and/or sales that emanate from new residential or commercial work from the following operations:
- | | | | |
|---|---------|-------------------------------|---------|
| Site preparation including rough and finish grading | _____ % | Soil compaction | _____ % |
| Building site pad preparation | _____ % | Soil stabilization | _____ % |
| Foundation form construction | _____ % | Foundation design | _____ % |
| Concrete pouring for foundations | _____ % | Foundation pier hole drilling | _____ % |

11. Risk is operating as: (Definitions of *italicized terms* are provided on the last page)
- | | | |
|--|--|---|
| <input type="checkbox"/> <i>Construction Manager</i> _____ % | <input type="checkbox"/> <i>General Contractor</i> _____ % | <input type="checkbox"/> <i>Subcontractor</i> _____ % |
| | | |

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In the table below, indicate the percentage of the risk's total payroll or sales during the past 3 years that emanate from the following types of work. **Include all work, whether self-performed or sublet to other contractors. Sublet work should be classified according to the type of project (commercial, industrial or residential/habitational).**

Percentages based on: (check one) Payroll or Sales

	Current Year _____%	1 st Prior Year _____%	2 nd Prior Year _____%
COMMERCIAL WORK			
INDUSTRIAL WORK	_____%	_____%	_____%
<i>RESIDENTIAL & HABITATIONAL WORK</i> See next page for various types. Include all work for residential/habitational projects, including work for such projects that is sublet to other contractors.	_____%	_____%	_____%

If the percentages for Residential & Habitational Work (above) average out to more than 10%, stop here and contact your agent or your CNA Construction Underwriter.

In the table below, provide a breakdown of the risk's residential & habitational work. The percentages for each type of work should represent an average of all such work the risk has performed in the past three years. **Include all such work, whether self-performed or sublet to other contractors.**

Percentages based on: (check one) Payroll or Sales

<i>RESIDENTIAL & HABITATIONAL WORK BREAKDOWN</i>	% NEW or MAJOR REHAB/RENOVATION	+	% SERVICE OR MAINTENANCE	=	TOTAL	ToT
CONDOMINIUMS (low and high-rise)	_____%	+	_____%	=	_____%	
APARTMENTS	_____%	+	_____%	=		
MULTI-FAMILY OWNED DEVELOPMENTS (including townhouses)	_____%	+	_____%	=	_____%	
SINGLE FAMILY DWELLINGS	_____%	+	_____%	=	_____%	
RETIREMENT HOMES, RETIREMENT APTS, RETIREMENT CONDOS, NURSING HOMES, AND ASSISTED LIVING FACILITIES.	_____%	+	_____%	=	_____%	
SWIMMING POOLS (residential and habitational only)	_____%	+	_____%	=	_____%	
MILITARY HOUSING	_____%	+	_____%	=	_____%	
DORMITORIES	_____%	+	_____%	=	_____%	
MIXED-USE BUILDINGS WITH AT LEAST 30% RESIDENTIAL/HABITATIONAL OCCUPANCY	_____%	+	_____%	=	_____%	
OTHER RESIDENTIAL/HABITATIONAL STRUCTURES (describe):	_____%	+	_____%	=	_____%	_____%

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13. Does the risk have any future plans related to work involving apartments, condos, townhouses, tract homes, custom homes or homes of unusual design? Yes No

If **Yes**, please describe.

14. List the states the insured worked in during the last 5 years:

15. Has the risk ever installed or have any future plans involving *Exterior Finish Systems*? Yes No

16. Has the risk ever been named in claims and/or litigation regarding faulty or defective construction or workmanship, including claims due to *subsidence* issues or use of *Exterior Finish Systems*? Yes No

If **Yes**, was risk acting as a general or sub-contractor? Yes No

If **Yes**, was it a habitational or commercial project? Yes No

Provide detail on claims/litigation and how the issue was corrected.

17. Does risk have knowledge of any pre-existing act, omission, event, condition or damages to any person or property that may potentially give rise to any future claim or legal action? Yes No

If **Yes**, please describe.

If the answers to questions **15, 16 or 17** are **Yes**, please discuss the risk with your underwriter.

18. Any current or past involvement with *wrap-ups/OCIPs*? Yes No

Any residential *wrap-ups*? Yes No

19. Does the risk have a quality control program? Yes No

If **Yes**, is it (check one) Informal Documented

20. Does the risk retain job files? Yes No

If **Yes**, how long are they retained?

21. Does the risk hire subcontractors? Yes No

If **Yes**, list the types of work subcontracted.

Does the risk obtain certificates of insurance from all subcontractors? Yes No

Does the risk require all subcontractors to carry primary limits equal to or greater than their own? Yes No

Is the risk named as an additional insured on all subcontractors' policies? Yes No

Does the risk use written subcontractor agreements containing hold harmless/indemnity agreements in favor of the risk? Yes No

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22. Indicate the types of subcontractor agreements the risk typically signs.
 Standard (AGC, AIA contracts) Custom Other _____
23. Does the risk have an architect or engineer on staff? Yes No
 If **Yes**, does the risk carry professional liability insurance? Yes No
 If **No**, does the risk require that the architect or engineer carry his/her own professional liability insurance? Yes No
24. Does the risk perform **any** work at or near nuclear facilities? Has the risk done so in the past? Will the risk do so in the future, if the opportunity arises? Please explain any 'Yes' responses below. Yes No
25. Is the insured a member of ARTBA? Yes No
 Answering this question is optional. Membership in ARTBA is not a requirement for insurability.

POINTERS

The following pointers are required for all contractors in the ARTBA program:

RISK TRANSFER

- Certificates of insurance are obtained from all sub-contractors with limits of liability equal to our contractor's policy.
- Sub-contractors follow industry requirements as well as applicable state and local codes.
- Written agreements including hold harmless/indemnity clauses are obtained and are in favor of the contractor.
- Contractor is named as additional insured on all sub-contractors' policies on a primary and non-contributory basis.
- If insured is a sub-contractor and is requested to add the general contractor or owner as an additional insured, a copy of the contract being agreed to is obtained and reviewed, and it is determined that all sub contractors are adding GC/owner on their policies as well.
- Verbal agreements are not utilized.
- Insured has had their contracts reviewed by a "Contract Specialist" attorney since 1/1/95. Many contracts have been revised since 1995. It is good practice to have a legal review every 3-5 years.

RISK CONTROL

- The contractor employs a full-time safety director and has a written safety program.
- The safety program includes driver selection and training requirements.
- The contractor has a drug testing program.
- The contractor has a written quality control program.

EXCAVATION WORK

- The contractor communicates with the One-Call Service Center **and** non-members of the center a minimum of 48 hours before the job begins (or per state regulations).
- The route of excavation is white lined before the utility locator arrives on site.
- The contractor does hand digging within 18 inches to 24 inches (depending on state regulations) from the center of the utility line.
- The contractor requests new locates for excavations incurring extended time requirements (10 days or more) and following inclement weather.
- Photographs or videos are taken before and after the excavation.

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DEFINITIONS

Bridge Construction Eligibility: Only contractors building girder bridges are eligible for the ARTBA program. Girder bridges are supported by beams called girders which rest on abutments and/or piers.

Girder bridges are of two basic designs.

- **Box girders.** Built of steel or concrete, each girder looks like a box with a roadway on top and rests between the piers or abutments.
- **I or T girders.** Viewed from the end, the girder resembles an I or T beam. The girders are tied together to support the roadway. The bridge is generally referred to as a plate girder bridge when made of steel or a reinforced or prestressed concrete bridge when made of concrete.

Construction Manager: Construction managers evaluate various construction methods to determine the most cost-effective plan and schedule for the project and are ultimately responsible for ensuring that all work is completed on time and within budget. They schedule all required construction site activities into logical steps, budget the time required to meet specific deadlines and determine the labor requirements needed to complete the project. They direct and monitor the progress of all construction activities at the jobsite including the selection, coordination and oversight of trade contractors hired to complete specific pieces of the project. They oversee the delivery and use of materials, tools, and equipment as well as the quality, productivity and safety aspects of the project. They are responsible for obtaining all necessary permits and licenses, and depending on the contractual arrangements, may direct and/or monitor compliance with building and safety codes and other relevant regulations.

Exterior Finish Systems - multi-layered exterior wall systems including EIFS, which resemble stucco in appearance, that are used on both commercial buildings and residential homes.

Environmental Remediation: The construction of a utility line to remove hydrocarbons, leachate, or other environmental impairments.

General Contractor: A contractor who subcontracts work to others in excess of 50% of its total receipts, exercises primary control of the job site, and is named in the construction documents as the general contractor of record.

Mixed-Use Buildings: Buildings which include both commercial occupancy and residential;/habitational occupancy, and in which 30% or more of the square footage is being used for, or is intended to be used for human residency.

Residential/Habitational: Any structure where 30% or more of the square foot area is used or is intended to be used for human residency including but not limited to: single or multi-family housing, apartments, condominiums, townhouses, co-operatives or planned unit developments, and also includes their common areas and/or appurtenant structures (including pools, hot tubs, detached garages, guest houses or any similar structures). When there is no individual ownership of units, residential structure does not include military housing, college/university housing or dormitories, long term care facilities, hotels, or motels. Residential structure also does not include hospitals or prisons.

Street/Road Striping: Contractors painting lines for streets and roads ("live" highway work) are eligible for the ARTBA program only if this exposure is classified as Street or Road Construction - Paving or Repaving. Note that some of our competitors are willing to use the Painting class for these risks which results in a premium that is not adequate for the exposures.

Subsidence: Any movement of land or earth including: landslides, mudflow, earth sinking, rising, and shifting; collapse or movement of fill, earth settling, slipping, falling away, caving in, eroding or tilting; and earthquake.

Wrap-up (OCIP): A policy providing coverage(s) for all interests in a major construction project. Also known as an OCIP (Owner Controlled Insurance Program) or a CCIP (Contractor Controlled Insurance Program).

Producer's Signature

Date

Applicant's Signature

Date

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