



# ROAD CONTRACTORS PROGRAM SUPPLEMENTAL APPLICATION COMMERCIAL AFFILIATION MARKETING (CAM®)

APPLICANT NAME: \_\_\_\_\_ PRODUCER NAME: \_\_\_\_\_

APPLICANT CONTACT NAME: \_\_\_\_\_ PRODUCER EMAIL ADDRESS: \_\_\_\_\_

APPLICANT WEB SITE ADDRESS: \_\_\_\_\_ APPLICANT EMAIL ADDRESS: \_\_\_\_\_

DATE COMPLETE (DD/MM/YYYY): \_\_\_\_\_

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

## ELIGIBILITY

1. **ATTACH A COMPLETED JOB LIST FOR THE LAST THREE YEARS AND A WORK IN PROGRESS LIST TO INCLUDE YOUR BID LIST FOR THE NEXT 12 MONTHS.**

2. IS THE APPLICANT A MEMBER OF A TRADE ASSOCIATION?      YES      NO

IF 'YES', PLEASE SELECT FROM THE FOLLOWING BELOW (PROVIDING THIS INFORMATION IS OPTIONAL AND MEMBERSHIP IN AN ASSOCIATION IS NOT A ROAD PROGRAM REQUIREMENT).

ABC NATIONAL

ABC (LIST STATE CHAPTER) \_\_\_\_\_

AGC

CFMA

AGC

OTHER \_\_\_\_\_

NOTE: MEMBERSHIP IN A TRADE ASSOCIATION IS NOT A REQUIREMENT FOR INSURABILITY.

3. ENTER THE PERCENTAGE OF THE APPLICANT'S OWN PAYROLL OR SALES THAT EMANATE FROM THE FOLLOWING OPERATIONS. EXCLUDE WORK THAT THE APPLICANT SUBCONTRACTS WHEN DETERMINING ELIGIBILITY PERCENTAGES.

PERCENTAGES BASED ON: (CHECK ONE)      PAYROLL      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* \_\_\_\_\_%

ASPHALT WORKS \_\_\_\_\_%

**TOTAL** \_\_\_\_\_%

IF THE TOTAL IS **LESS THAN 75%**, THE APPLICANT MAY NOT BE ELIGIBLE FOR THE ROAD PROGRAM, BUT MAY STILL BE ELIGIBLE FOR CNA COVERAGE. PLEASE REFER TO THE NUCA AND LICA PROGRAMS TO DETERMINE IF APPLICANT MAY BE ELIGIBLE FOR ONE OF THOSE PROGRAMS.

BRIDGE OR ELEVATED HIGHWAY CONSTRUCTION — IRON/STEEL OR CONCRETE \_\_\_\_\_%

DESCRIBE BRIDGE WORK & SPANS \_\_\_\_\_

NOTE: GIRDER BRIDGE WORK IS ELIGIBLE WITHIN THE PROGRAM IN CONJUNCTION WITH ABOVE OPERATIONS; CERTAIN SPAN & HEIGHT RESTRICTIONS APPLY; DISCUSS WITH UNDERWRITING IF BRIDGE WORK EXCEEDS 25% OF OPERATIONS.

4. DOES THE APPLICANT 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 APPLICANT WILL BE REQUIRED TO DO SO AND ADHERE TO CNA'S EXCAVATION BEST PRACTICES IN ORDER TO OBTAIN COVERAGE WITH CNA.

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5. DOES THE APPLICANT 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  |    |
| RAILROAD CONSTRUCTION  | YES | NO  |     |    |
| SUBWAY CONSTRUCTION  | YES | NO  |     |    |
| TELEPHONE, TELEGRAPH OR CABLE LINE CONSTRUCTION INVOLVING OVERHEAD EXPOSURES / 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  |     |    |
- ANSWERS TO THE ABOVE QUESTIONS WILL DETERMINE ELIGIBILITY FOR THE ROAD PROGRAM. APPLICANTS THAT ARE NOT ELIGIBLE FOR THE ROAD PROGRAM MAY STILL BE ELIGIBLE FOR COVERAGE WITH CNA.

6. IS THE APPLICANT A ONE-PERSON OPERATION WITH NO EMPLOYEES? YES NO

7. DOES THE APPLICANT 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 |  |  |

8. HAS THE APPLICANT BEEN CITED FOR ANY OSHA VIOLATIONS IN THE LAST THREE YEARS? YES NO
- IF 'YES', PLEASE EXPLAIN FURTHER: \_\_\_\_\_

9. DOES THE APPLICANT OWN OR OPERATE A QUARRY, SAND PIT OR GRAVEL PIT? YES NO

10. DO ANY OF THE APPLICANT'S OPERATIONS INVOLVE SANDBLASTING? YES NO
- IF 'YES', DESCRIBE: \_\_\_\_\_

11. ENTER THE PERCENTAGE OF THE APPLICANT'S OWN PAYROLL OR SALES THAT EMANATE FROM NEW RESIDENTIAL OR COMMERCIAL WORK FROM THE FOLLOWING OPERATIONS:

	RESIDENTIAL	COMMERCIAL		RESIDENTIAL	COMMERCIAL
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	_____%	_____%

12. APPLICANT IS OPERATING AS: (DEFINITIONS OF *ITALICIZED* TERMS ARE PROVIDED ON THE LAST PAGE)

- CONSTRUCTION MANAGER* \_\_\_\_\_%
- GENERAL CONTRACTOR* \_\_\_\_\_%
- PRIME CONTRACTOR* \_\_\_\_\_%
- SUBCONTRACTOR* \_\_\_\_\_%

13. IN THE TABLE BELOW, INDICATE THE PERCENTAGE OF THE APPLICANT'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      SALES

	CURRENT YEAR	1 <sup>ST</sup> PRIOR YEAR	2 <sup>ND</sup> PRIOR YEAR
COMMERCIAL WORK	_____%	_____%	_____%
INDUSTRIAL WORK	_____%	_____%	_____%
<i>RESIDENTIAL/HABITATIONAL</i> WORK PROVIDE BREAKOUT OF ALL TYPES OF WORK FOR <i>RESIDENTIAL/HABITATIONAL</i> PROJECTS, INCLUDING WORK FOR SUCH PROJECTS THAT IS SUBLET TO OTHER CONTRACTORS.	_____%	_____%	_____%

14. DOES THE APPLICANT 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: \_\_\_\_\_

15. LIST THE STATES THE APPLICANT WORKED IN DURING THE LAST 5 YEARS: \_\_\_\_\_

16. HAS THE APPLICANT EVER INSTALLED OR HAVE ANY FUTURE PLANS INVOLVING *EXTERIOR FINISH SYSTEMS*?      YES      NO

17. HAS THE APPLICANT 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 APPLICANT 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: \_\_\_\_\_

18. DOES APPLICANT 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: \_\_\_\_\_

19. ANY PAST, CURRENT OR INTENDED INVOLVEMENT WITH *WRAP-UP/OCIP/CCIP*? ATTACH LIST      YES      NO  
ANY PAST, CURRENT OR INTENDED INVOLVEMENT WITH RESIDENTIAL *WRAP-UPS*? ATTACH LIST      YES      NO

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20. DOES THE APPLICANT HAVE A QUALITY CONTROL PROGRAM? YES NO  
 IF 'YES', IS IT (CHECK ONE): INFORMAL DOCUMENTED
21. DOES THE APPLICANT HIRE SUBCONTRACTORS? IF YES, COMPLETE THE FOLLOWING QUESTIONS. YES NO  
 LIST THE TYPES AND PERCENTAGES OF WORK SUBCONTRACTED: \_\_\_\_\_  
 DOES THE APPLICANT OBTAIN CERTIFICATES OF INSURANCE FROM ALL SUBCONTRACTORS? YES NO  
 DOES THE APPLICANT REQUIRE ALL SUBCONTRACTORS TO CARRY PRIMARY LIMITS EQUAL TO OR GREATER THAN THEIR OWN? YES NO  
 IS THE APPLICANT NAMED AS AN ADDITIONAL INSURED ON ALL SUBCONTRACTORS' POLICIES? YES NO  
 DOES THE APPLICANT USE WRITTEN SUBCONTRACTOR AGREEMENTS CONTAINING HOLD HARMLESS/INDEMNITY AGREEMENTS IN FAVOR OF THE APPLICANT?  
 YES NO  
 IS THERE A DIARY SYSTEM IN PLACE TO TRACK EXPIRATION DATES OF CERTIFICATES OF INSURANCE? YES NO  
 INDICATE THE TYPES OF SUBCONTRACTOR AGREEMENTS THE APPLICANT TYPICALLY USES:  
 STANDARD (AGC, AIA CONTRACTS)  
 CUSTOM  
 OTHER \_\_\_\_\_  
 DOES THE APPLICANT HAVE AN ARCHITECT OR ENGINEER ON STAFF? YES NO  
 IF 'YES', DOES THE APPLICANT CARRY PROFESSIONAL LIABILITY INSURANCE? YES NO  
 IF 'NO', DOES THE APPLICANT REQUIRE THAT THE ARCHITECT OR ENGINEER CARRY HIS/HER OWN PROFESSIONAL LIABILITY INSURANCE? YES NO
22. DOES THE APPLICANT PERFORM ANY WORK AT OR NEAR NUCLEAR FACILITIES? HAS THE APPLICANT DONE SO IN THE PAST? WILL THE APPLICANT DO SO IN THE FUTURE, IF THE OPPORTUNITY ARISES? PLEASE EXPLAIN ANY 'YES' RESPONSES BELOW. YES NO  
 \_\_\_\_\_

23. SAFETY PROGRAM  
 DOES THE APPLICANT EMPLOY A FULL TIME SAFETY DIRECTOR AND HAVE A WRITTEN SAFETY PROGRAM? YES NO  
 DOES THE SAFETY PROGRAM INCLUDE DRIVER SELECTION AND TRAINING REQUIREMENTS? YES NO  
 DOES THE APPLICANT HAVE A DRUG TESTING PROGRAM? YES NO  
 DOES THE APPLICANT HAVE A WRITTEN QUALITY CONTROL PROGRAM? YES NO  
 DOES THE APPLICANT RETAIN JOB FILES? YES NO  
 IF 'YES', HOW LONG? \_\_\_\_\_  
 ARE SAFETY MEETINGS HELD ON A QUARTERLY BASIS; DO MANAGERS AND EMPLOYEES ATTEND; AND ARE ATTENDANCE RECORDS KEPT? YES NO  
 IF LESS THAN QUARTERLY, HOW OFTEN? \_\_\_\_\_  
 DOES THE APPLICANT HAVE A NEW HIRE ORIENTATION PROGRAM WITH PRE-PHYSICALS, DRUG SCREENING, ETC.? YES NO

\_\_\_\_\_  
 PRODUCER'S SIGNATURE DATE

\_\_\_\_\_  
 APPLICANT'S SIGNATURE DATE

## DEFINITIONS

**Bridge Construction Eligibility:** Only contractors building girder bridges are eligible for the ROAD 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:** Entity that administers the construction contract throughout the planning, design and construction phases of the project but does no actual design or construction (pure agency construction manager), or who provides construction advice and construction leadership on a project during the planning and design stages and also provides construction leadership, contract management, direction, supervision, coordination and control of the work during the construction phase (at risk construction manager).

**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 their total receipts, exercises primary control of the job site, and is named in the construction documents as the general contractor of record.

**Prime Contractor:** Principle contractor on a project; any contractor on a project having a contract directly with the owner.

**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, cooperatives 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 ROAD 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/CCIP:** A policy providing coverage(s) for all interests in a major construction project. An OCIP is an Owner Controlled Insurance Program; a CCIP is a Contractor Controlled Insurance Program.