

First/Last Name

Firm Name

Address

Contact Email

Contact Phone

Website

Firm Creation YR

LLC Inc

Sole S Corp



Email to john@madronainsurance.com

100/100 Other	250/250	500/500	1MM/1MM	Limit
\$0	\$1000	\$2500	\$5000	Deductible
Other				

Year	Residential 1 to 4		Residential 4+		Commercial		Ancillary Inspections		TTL \$	TTL #	Principals/ Partners	FT	PT
	\$\$	# Insp	\$\$	# Insp	\$\$	# Insp	\$	# Insp					
26-27													
25-26													
24-25													

#Inspectors (Inc owners)		
Support Employees		
States Inspect		

- Is the Applicant a franchisee? Yes No
- Has the Applicant ever operated under any other name? If "Yes", please explain: Yes No
- Are You a handyman or licensed general contractor? If "Yes", Does Firm or Independent Contractor provide these service to any property they inspect? Yes No
- Are any of You an architect or engineer? Yes No
- Does the Applicant inspect any new construction? _____% Yes No
- Does any one client represent more than 25% of gross revenue? Yes No
- What professional associations does the Applicant belong to
 Inspector Nation ASHI Inter NACHI Licensed
- Applicant have any subsidiaries which coverage is requested? Yes No
- Are You controlled, affiliated with or owned by any other firm or business enterprise? Yes No
- Is the Applicant the exclusive inspector for any real estate agency, developer, and/or builder? Yes No
- Is there a Pre-Inspection Agreement signed prior to each inspection? Please send a sample Yes No

- During the past 5 years, has any professional liability claim or suit ever been made against the Applicant, any Subsidiary or any of the Applicant's current or former professional staff? If "Yes", how any: _____ Yes No
- Have any of You ever been subject to a disciplinary inquiry, complaint, grievance, or proceeding, or had their license .revoked or suspended, or been reprimanded? If "Yes", how many: _____ Yes No
- Do any of You know of any incident, negligent act, error or omission, or other circumstance that could result in a claim or suit against the Applicant, any Subsidiary or any of the Applicant's current Yes No

21/22/23 Please submit 5 year loss runs and complete a Supplemental Claim Form for each claim.

Does the PIA have Limitations of

- Time Money Arbitration No Limitations

- What type of inspection report is used?
 Narrative Checklist Verbal Computer
- Software used _____
- Does the Applicant include photographs with all reports? How Many in report? _____ How Many In Total _____ Yes No
- Does the Applicant sub-contract out any work? If yes, do they carry E and O? If Not, Why? Send separate email Yes No

Individual Seller/Prospective Buyer/Real Estate	_____ %
Lender/Mortgage Company/Mortgage Broker	_____ %
Developer/Investor/Syndicator/Relocation	_____ %
Other/Aggregators	_____ %

- In the last 5 years has the name/ownership changed or has there been an acquisition, merger, consolidation or other changes? Yes No
- Are you/your firm Sub-Contracted by another firm for work? Yes No
- If yes, are you and your firm mentioned in the contracts signed by the end Client Yes No
- If Yes, What kind of work? Send contracts Yes No
- Are the Applicant's computer systems protected with regularly updated firewall, anti-virus and anti-malware software? Yes No
- Are all Home Inspectors licensed, where required? If Not Explain Yes No

Ancillary Services	
Applicant licensed/certified?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> 203K	<input type="checkbox"/> IR/Therm
<input type="checkbox"/> Bulkhead/Seawall/Dock Res	<input type="checkbox"/> Lead
<input type="checkbox"/> Code	<input type="checkbox"/> Mold/IAQ
<input type="checkbox"/> % Res Draw	<input type="checkbox"/> Oil Tank
<input type="checkbox"/> % Comm Draw	<input type="checkbox"/> Pool/Spa
<input type="checkbox"/> Drywall	<input type="checkbox"/> Radon
<input type="checkbox"/> EIFS (Visual only)	<input type="checkbox"/> Septic/Sewer
<input type="checkbox"/> Energy Audits	<input type="checkbox"/> Sewer Scope
<input type="checkbox"/> Green Building	<input type="checkbox"/> Term/WDO/WDI
<input type="checkbox"/> HUD	<input type="checkbox"/> Water/Well
<input type="checkbox"/> IAQ	Other _____

Tier 2 - Enhanced Inspections /PCA/ASTM Inspections	
<input type="checkbox"/> ASTM E2018-24	<input type="checkbox"/> CCPIA <input type="checkbox"/> ASHI <input type="checkbox"/> AHIT Other _____
<input type="checkbox"/> Mixed Use Buildings	<input type="checkbox"/> Industrial Buildings
<input type="checkbox"/> Residential Balcony	<input type="checkbox"/> Hotels/Motels/Resorts
<input type="checkbox"/> Banks/Financial Institutions	<input type="checkbox"/> Restaurants/Cafes
<input type="checkbox"/> Warehouse Facilities w/Special Purpose*	<input type="checkbox"/> Entertainment Venues (for example Theatre)
<input type="checkbox"/> Arts/Galleries/Studios	<input type="checkbox"/> Spas/Fitness Centrs/ Gyms
<input type="checkbox"/> Arenas/Stadiums/Sports Complex	<input type="checkbox"/> Water/Wastewater Treatment Facilities*
<input type="checkbox"/> Hospitals/Healthcare Centers (Outpatients Facilities)	<input type="checkbox"/> Bulkhead, Seawall or Dock Inspection (comm)
<input type="checkbox"/> Educational Facilities	<input type="checkbox"/> Auto Repair Shops*
<input type="checkbox"/> Gas Stations (with /w/o convenience stores)	<input type="checkbox"/> Other (please define)

Send Resume, Contracts and Certificate of Training

Current Limit	Deductible	Desired Start Date
Carrier	Total Cost	Retro Date

I represent that the information contained herein is true and that this form is for estimate purposes only. Coverage can only be bound upon receipt and approval of the carrier's fully completed application and required supplements.

Signature: _____ Date: _____

Complete this section only if you desire workers compensation coverage.

(Workers Compensation Coverage is Not Available in Pennsylvania or Texas)

\$100,000 Each Accident / \$500,000 Policy Limit Disease / \$100,000 Each Employee Disease
 \$500,000 Each Accident / \$500,000 Policy Limit Disease / \$500,000 Each Employee Disease
 \$1,000,000 Each Accident / \$1,000,000 Policy Limit Disease / \$1,000,000 Each Employee Disease

Class Code 8810
 Office Clerical
 (cannot do any field work)
 Class Code 8720
 Property Inspectors

Y N Does the firm own, operate or lease and aircraft?
 Y N Any work performed underground or above 15 feet?
 Y N Is a written safety program in operation?
 Y N Any work performed on barges, vessels, docks, bridge over water?
 Y N Are Sub-Contractors used?
 Y N Have you had any Workers Compensation losses within the past five (5) years:
 If "Yes," please provide details including the date, amount paid, and description of the losses, or provide currently valued loss runs
 On a separate email

Name Title Class Code/Duties Include or Exclude Ownership %

Tier 1 - Commercial Inspections included in Standard Inspections- 1 Page Application

Apartment/Condominium/Cooperative Retail Warehouse or office (not defined as commercial Tier 2)

Are any of the above Services Sub-Contracted out? Yes No

If Yes, what percentage of your total Commercial Inspections are Sub-contracted out?

Tier 2 - Commercial+/Enhanced Inspections not included in a Standard Home Inspection Policy these inspectors are performing property inspections on commercial buildings other than defined in Tier 1

Standards of Care ASTM E2018-24 CCPIA ASHI AHIT Other

Commercial + Property Inspectors Questionnaire

Please send a Resume and Certificates of Training

Only Answer Services provided

Type of Commercial Building See Definitions on Page 2	# of Projects past 3 years	Average Square Footage	Average # of Stories	Any Building over 15 Stories?	Construction Values (if known)	Sub-Contracted	Sub Has E&O/GL
Mixed Use Buildings						Y N	Y N
Residential Balcony Inspections						Y N	Y N
Banks/Financial Institutions						Y N	Y N
Warehouse Facilities with Special Purpose*						Y N	Y N
Industrial Buildings						Y N	Y N
Hotels/Motels/Resorts						Y N	Y N
Restaurants/Cafes						Y N	Y N
Entertainment Venues (for example Theatres)						Y N	Y N
Arts/Galleries/Studios						Y N	Y N
Arenas/Stadiums/Sports Complexes*						Y N	Y N
Educational Facilities						Y N	Y N
Hospitals/Healthcare Centers (Outpatients Facilities)						Y N	Y N
Spas/Fitness Centers/Gyms						Y N	Y N
Water/Wastewater Treatment Facilities*						Y N	Y N
Bulkhead, Seawall or Dock Inspection (commercial)*						Y N	Y N
Automotive Repair Shops*						Y N	Y N
Gas Stations (with /without convenience stores)*						Y N	Y N
Other (please define)						Y N	Y N

*Not eligible for Tier 1 or Tier 2 Property Inspectors' Program
 Available with Tier 3 Qualifications

Tier 3 – Property Inspection/Architecture and Engineering--> Home Inspector Application does not apply

Includes any consulting or design by a legally qualified architect, engineer, surveyor, or technical consultant.

- Structural exposures, including structural inspections
- Environmental Phase I, II, and/or III
- Geotechnical
- Materials Testing
- Construction Management/Advising
- Actual construction, erection, or fabrication, and/or repairs

Email Magaly@madronainsurance.com for your Tier 3/Architects/Engineers Application

Definitions of commercial buildings other than Tier 1.

1. **Mixed-Use Buildings:** These structures combine different types of spaces within the same building. For instance, a building might have retail shops on the ground floor, offices on the upper levels, and residential units on the top floors.
2. **Warehouses with Specialized Functions:** While warehouses are typically associated with storage, some serve specific purposes. For example, cold storage warehouses store perishable goods, and data centers house servers and networking equipment.
3. **Hotels/Motels:** Commercial buildings that provide temporary lodging for travelers fall under this category. Hotels can have various amenities, such as restaurants, conference rooms, and fitness centers.
4. **Restaurants and Cafés:** Buildings housing dining establishments fall into this category. Whether it's a cozy café or a bustling restaurant, these spaces serve food and beverages to customers.
5. **Entertainment Venues:** Theaters, concert halls, cinemas, and event spaces are commercial properties where people gather for entertainment. These venues often host performances, screenings, and cultural events.
6. **Art Galleries and Studios:** Spaces where artists display their work or create art are considered commercial. Art galleries showcase paintings, sculptures, and other artistic pieces.
7. **Educational Institutions:** Schools, colleges, and training centers operate in commercial buildings. These spaces are designed for educational purposes and may include classrooms, laboratories, and administrative offices.
8. **Medical Facilities:** Buildings housing clinics, hospitals, dental offices, or other healthcare-related services are considered commercial properties. These spaces cater to medical professionals and patients.
9. **Fitness Centers and Gyms:** Commercial buildings dedicated to physical fitness and wellness activities are common. They provide exercise equipment, classes, and personal training services.
10. **Automotive Repair Shops:** Buildings where mechanics repair vehicles, perform maintenance, and offer related services fall under this category.
11. **Wastewater Treatment Plants** is a specialized type of commercial space that focuses on treating and purifying wastewater before it is released back into the environment. These facilities are essential for managing urban and industrial wastewater effectively.

The Coverage you need at a fair price

Commercial Inspectors+/Enhanced Inspections

Home Inspectors

A rated, Admitted Carrier available in all 50 States, worldwide services Coverage

Coverage to Policy Limits

Draw Inspections
Energy Audit Inspection Infrared Thermography
Green Building
Radon Inspection
EIFS
Unmanned Aircraft Inspection
Wind Mitigation
Rodent Inspection
4 point
Commercial Inspections up to 100,000 sqft (no restaurant)
Unmanned Air Craft Inspections
Water Well Inspection
Limited Additional Insured
Franchiser and Referral for
Realtor Expert Witness Coverage
\$100,000 Limits \$2,500 Deductible
203(k) Inspection and Consulting Bulkhead, Seawall or Dock
Draw
Lead Paint
Mold
Pool or Spa
Septic or Water Testing
Termite and WDO/WDI

Defendants' reimbursement of expenses - \$500/day/Max\$12,500
Disciplinary proceedings reimbursement - \$5,000 per proceeding
Free Pre-Claims assistance
ADA/FFHA/OSHA regulatory or administrative action reimbursement - \$30,000 per policy year
Crisis management
Extended Reporting Period available up to 5 years
60-day automatic extended discovery period
Blanket waiver of subrogation provision
Pollution incident coverage
Deductible mediation credit of 50% subject to a \$25,000 maximum
Punitive damages extension where allowable by law
Automatic 90-day coverage for acquired or merged entities
Predecessor firm coverage, including joint ventures
Innocent insured provision
Marital or domestic partner extension
Pollution Incident Coverage Yes
Limits \$100,000 to \$5,000,000
Deductibles starting at \$1,000 First Dollar
Defense Available

ERP/Tail Options 12-24-36-48-60 months Pre-Claim Assistance
Disciplinary Proceedings
Included 3 Year ERP after 3 years of Continuous Coverage

ASTM- Restaurant- Bulding Inspections-Industrial

All of the HI Inspections +

- ✓ GL/ E and O in the Same Policy
- ✓ Pre-Claims Assistance
- ✓ Marital or Domestic Partner Extension
- ✓ up to 5 year ERP available
- ✓ Worldwide coverage
- ✓ Defendants' reimbursement of expenses - \$500/day/Max\$12,500
- ✓ Disciplinary proceedings reimbursement - \$5,000 per proceeding
Loss Prevention Assistance
- ✓ Automatic 90-day coverage for acquired or merged entities
- ✓ Predecessor firm coverage, including joint ventures
- ✓ Included 3 Year ERP after 3 years of Continuous Coverage
- ✓

- ✓ **Property inspection**
- ✓ **ASTM Building Assessments**
- ✓ **Restaurant**
- ✓ **Industrial**
- ✓ Acting as an expert witness
- ✓ Estimates covered
- ✓ Code Coverage

When you are looking to expand your business and make more

Mixed Use Buildings
Res. Balcony/EXTERIOR ELEVATED ELEMENTS
Banks/Financial Institutions
Industrial Buildings
Hotels/Motels/Resorts
Restaurants/Cafes
No Size Limits
Entertainment Venues (for example Theaters)
Arts/Galleries/Studios
Educational Facilities
Hospitals/Healthcare Centers (Outpatients Facilities)
Spas/Fitness Centers/Gyms

Limits **\$100,000 to \$5,000,000** Deductibles starting at \$1,000 First Dollar One Defense Available
"Professional Services" Professional Services means those services performed for others as described on the Declarations
Page of this policy..



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