



Magaly Salazar  
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PO BX 93 Vernon CT 06066

☐ Yes ☐ No This is a home based business

Your Name \_\_\_\_\_

Contact Email: \_\_\_\_\_

Firm Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_

Firm Address: \_\_\_\_\_

Website \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Firm Creation yr \_\_\_\_\_ Inc ☐ S-corp ☐ LLC ☐ Sole ☐

|                | Residential 1 to 4 |        | Residential 4+ |        | Commercial |        | Other  |        | Totals |      |                            | FT | PT |
|----------------|--------------------|--------|----------------|--------|------------|--------|--------|--------|--------|------|----------------------------|----|----|
|                | \$ Rev             | # Insp | \$ Rev         | # Insp | \$ Rev     | # Insp | \$ Rev | # Insp | \$     | INSP |                            |    |    |
| NEXT 12 Months |                    |        |                |        |            |        |        |        |        |      | Principals/<br>Partners    |    |    |
| Last 12 months |                    |        |                |        |            |        |        |        |        |      | Inspectors<br>(Inc owners) |    |    |
| 12-24 Months   |                    |        |                |        |            |        |        |        |        |      | Support<br>Employees       |    |    |

States the Firm operates in \_\_\_\_\_

1. Is the **Applicant** a franchisee?..... ☐ Yes ☐ No
2. Has the Applicant ever operated under any other name ?..... ☐ Yes ☐ No  
If "Yes", please explain: \_\_\_\_\_
3. Are **You** a handyman or licensed general contractor?..... ☐ Yes ☐ No  
If yes, you affirm you will not work on homes you inspect for 12 Months..... ☐ Yes ☐ No
4. Are any of **You** an architect or engineer?..... ☐ Yes ☐ No
5. Does the **Applicant** inspect any new construction? \_\_\_\_\_ %..... ☐ Yes ☐ No
6. Does any one client represent more than 25% of gross revenue? ☐ Yes ☐ No
7. What professional associations does the **Applicant** belong to....  
☐ Inspector Nation ☐ ASHI ☐ Inter NACHI ☐ CREIA ☐ Licensed \_\_\_\_\_
8. Applicant have any subsidiaries which coverage is requested ?... ☐ Yes ☐ No
14. Does the **Applicant** include photographs with all reports?..... Yes No  
How Many in report? \_\_\_\_\_ How Many In Total \_\_\_\_\_
15. Does the **Applicant** sub-contract out any part of the inspection Service..... Yes No
- If yes, do they carry E and O? If Not, Why? Send separate email ☐ Yes ☐ No
17. During the past 5 years has the name/ownership changed or has there been an acquisition, merger, consolidation or other changes? ☐ Yes ☐ No
18. Are all Home Inspectors licensed, where required? If Not Explain \_\_\_\_\_ ☐ Yes ☐ No ☐ No Licensure
19. 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", please indicate how many: \_\_\_\_\_ ☐ Yes ☐ No  
Please submit 5 year loss runs and complete a Supplemental Claim Form for each claim.
20. 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", indicate how many: \_\_\_\_\_ and complete a Supplemental Claim Form for each ☐ Yes ☐ No
21. 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 or former professional staff? ☐ Yes ☐ No
9. Are You controlled, affiliated with or owned by any other firm or business enterprise ?..... ☐ Yes ☐ No
10. Is the **Applicant** the exclusive inspector for any real estate agency, developer, and/or builder?..... ☐ Yes ☐ No
11. Is there a Pre-Inspection Agreement signed prior to each inspection? Please send a sample..... ☐ Yes ☐ No
- Does the PIA have Limitations? ☐ Time ☐ Money ☐ Arbitration ☐ No Limitations
12. What type of inspection report is used?  
☐ Narrative ☐ Checklist ☐ Verbal ☐ Computer (Narrative, Checklist and Verbal)
13. What type of computer software is used to generate reports ?  
Non-computer or personally created computer reports-send a sample
- 16.
- |   |   |
|---|---|
| Individual Seller/Prospective Buyer/Real Estate | % |
| Lender/Mortgage Company/Mortgage Broker         | % |
| Developer/Investor/Syndicator/Relocation        | % |
| Other (please explain):                         | % |

**Select Additional coverage desired:**

203K Draw Energy Audits IAQ Mold Radon Drone ☐ Well  
Bulkhead, Seawall or Dock Drywall Green Building IR/Therm Oil Tank Septic/Sewer H2O Wind Mit  
Code EIFS (Visual Only) HUD Lead Pool/Spa Termite/WDO/WDI  
Other

Commercial +

Restaurants  
ASTM  
Industrial  
Building Inspections

For all of the above, is the **Applicant** licensed/certified to perform the service? ☐ Yes ☐ No

**Please note: Coverage does not apply for ancillary services performed without proper licensing/certification.**

**Coverage: Expiration or Preferred Start Date: \_\_\_\_\_ Prior Acts (Retroactive Date):**

Limits: \$100,000 ☐ \$250,000 ☐ \$500,000 ☐ \$1,000,000 ☐ Other: \_\_\_\_\_ Deductible: \$1,000 ☐ \$2,500 ☐ \$5,000 ☐ \$10,000 ☐

**Currently Insured?**

Current Insurer: \_\_\_\_\_ Current Premium: \_\_\_\_\_

Yes ☐ No ☐

Current Limits: \_\_\_\_\_ Current Deductible: \_\_\_\_\_

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

## Commercial + Property Inspectors Questionnaire

| Type of Commercial Building<br>See Definitions on Page 2 | # of Projects past<br>3 years | Average Square<br>Footage | Average # of<br>Stories | Any Building over<br>15 Stories? | Construction<br>Values (if known) | Only Answer<br>Services provided |   | Sub-Has |   |
|--|-------------------------------|---------------------------|-------------------------|----------------------------------|-----------------------------------|----------------------------------|---|---------|---|
|  |                               |                           |                         |                                  |                                   | Contracted                       |   | 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](mailto: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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