



Magaly Salazar
magaly@Madronainsurance.com
PO BX 93 Vernon CT 06066
959-223-9982
www.madronainsurance.com

**Please email your Contracts, licenses and
Certificates for ancillary services**

Tax ID/FEIN

☐ 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/ Partners		
Last 12 months											Inspectors (Inc owners)		
12-24 Months											Support 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", Does the Applicant, Any Firm Member, or Independent Contractor provide these service to any property they inspect?..... ☐ 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 A. Are you/your firm Sub Contracted by another firm to conduct any work? Yes No
- 18 C If yes, are you and your firm mentioned in the contracts signed by the end Client Yes No
19. Are all Home Inspectors licensed, where required? If Not Explain _____ ☐ Yes ☐ No ☐ No Licensure
20. 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.
21. 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
22. 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):	%
- 18 B If Yes, What kind of work?
Please send the contract (s) you have with those who contract you

Select Additional coverage desired:

203K	Draw	Energy Audits	IAQ	Mold	Radon	Water and Sewer Scope
Bulkhead, Seawall or Dock	Drywall	Green Building	IR/Therm	Oil Tank	Septic/Sewer	Water Wind Mit
Code	EIFS (Visual Only)	HUD	Lead	Pool/Spa	Term/WDO/WDI	Well
					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: _____

**If you click any above,
complete Page 2**

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 State Number Payroll

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

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

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)	Only Answer Services provided			
						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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