



WISDOM
INSURANCE AGENCY

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Junk Removal and Dumpster Rental Business Insurance Questionnaire

NOTICE OF INFORMATION PRACTICES (PRIVACY)

Personal information about you, including information from a credit or other investigation report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to use for a more detailed description of your rights and our practices regarding personal information.

Welcome! This form will allow us to gather pertinent information which will be used to generate quotes for your business. Please contact your current broker or insurance carrier and request your last three years of currently valued (meaning within the last 30 days) loss runs. This will allow us to negotiate the best possible pricing on your behalf and will be a binding requirement by our insurance carriers.

This is a fillable PDF. For best results, download a copy and save to your desktop before completing. You can email back the form to Toby Stubbs and Brandon Zimmer.

Requested effective date of policies: _____
 Need quotes by date: _____

Current Insurance Providers:

	Insurance Company	Policy Number	Expiration Date	Annual Premium
Commercial Auto				
General Liability				
Workers Compensation				
Commercial Umbrella				

Please indicate which line of coverage you would like quotes for:

___ Commercial Auto ___ General Liability ___ Workers Compensation ___ Dumpster Rental Only

Business Basics:

Entity Name: _____
 DBA: _____
 EIN: _____ Date of initial filing: _____
 Legal Entity Structure: ___ LLC ___ S-Corp ___ C-Corp ___ Other _____
 Business Address: _____
 Mailing Address: _____
 Office Phone Number: _____
 Email Address: _____

Business Profile:

Estimated gross sales/receipts for the upcoming year: _____
 Gross sales/receipts for the prior year of business: _____
 What percentage of business do you expect to be: Residential _____ % Commercial _____ %

Please indicate if you will be doing any of the following operations:

Junk Removal: If yes, what % _____ Check here if none: _____
 Dumpster Rental: If yes, what % _____ Check here if none: _____
 Demolition*: If yes, what % _____ Check here if none: _____

**Only indicate demolition if you will be advertising that you will be offering demolition and if it is beyond the incidental scope of your junk removal business. We automatically include incidental demolition in your application with the following examples being: shed removal, fence removal, light kitchen renovation or demo, bathroom demo. etc. If more than 10% of your business is demolition, then it should be identified in his section.*

Business Owner Profile:

Business Owners First & Last Name	DOB	Driver's License #	State Issued	CDL Issue Year	% Ownership

Primary business owner personal address: _____
 Cell phone number: _____ Email address: _____

If less than three (3) years of industry experience, then provide any relevant professional, military, management experience which owner(s) have and number of years:

If multiple owners, would you like to receive a key man life insurance quote? Yes _____ No _____

Commercial Auto

Do you have a USDOT number, or plan to file for one within the next 60 days? Yes _____ No _____ If yes: # _____

Do any listed vehicles or contents require a hazardous material placard? Yes _____ No _____

Are any State or Federal Filing required? Yes _____ No _____ If yes, please list required forms: _____

List vehicles and trailers:

Unit #	Year, Make, Model	Vehicle Identification # (VIN)	G.V.W.R.	Value of Vehicle/Trailer	Value of PAE*
1					
2					
3					
4					
5					

*PAE = permanently attached equipment (ex: value of dump body or box body on Isuzu NPR)

Primary garaging address of vehicles: _____

Complete table below for vehicles that are financed or leased:

Unit #	Finance or Lease?	Bank Name	Address
1			
2			
3			
4			
5			

Driver List – list all employees who are or will be driving company vehicles. Any employee you wish to designate as a driver throughout the policy year must be added to your commercial auto policy.

First & Last Name	DOB	Driver's License Number	State Issued	CDL Issue Year

List any violation/accident for any driver within the last 5 years. Please include date of occurrence and claim pay out:

Do you have a GPS Tracking or Video Telematics system? Yes _____ No _____

Workers Compensation:

	# of Full Time	# of Part-Time	Annual Estimated Payroll
Junk Removal Employees (do not include owners)			
Dumpster Rental Employees & Drivers			
Clerical			

As a business owner you can opt to include or exclude yourself from workers' compensation policy.

Would you like to include or exclude? _____ Yes _____ No

If included, what do you estimate to be your annual payroll: _____

Optional Coverage Considerations:

Do you have a warehouse or a location which requires Business Personal Property coverage: Yes _____ No _____

Would you like a quote for employee theft: Yes _____ No _____

Would you like a quote for Employment Practices Liability Insurance (EPLI)? Yes _____ No _____
(This policy covers wrongful termination, discrimination, workplace harassment, retaliation, etc.)

Would you like a quote for inland marine? Yes _____ No _____
(Inland Marine coverage covers contractors' tools and equipment, coverage for rental and leased equipment, and coverage for dumpsters left behind on a client's premise.)

You may use the notes section of the form to list the year, make, model, serial number, and value of the dumpsters.

Is there a bank loan on the dumpsters? If so, provide bank name and address:

Would you like a quote for cyber liability? Yes _____ No _____

Would you like a quote for a crime bond? Yes _____ No _____

Let us know if you have any questions!

Respectfully,

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