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| --- |
| **WRAP-UP LIABILITY** - **PROJECT-SPECIFIC** - APPLICATION FOR INSURANCE |

**APPLICANT**

|  |  |
| --- | --- |
| Applicant: |  |
| Province (Mailing Address): |  |
| Applicant's email address: |  |

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| **RISK INFORMATION** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Construction Project Information** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL Estimated Construction Cost - (Cost to Rebuild, Hard Cost Only and include Rebuild Cost of Existing Structure(s)): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | $ | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Project Site / Address: | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Project Term Length (Months) | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |
| Nature of Work: | | | | New Construction of Structure(s) (100%) | | | | | | | | | | | | | | | | | | | | | | | Renovation to Existing Structure (100%)\* | | | | | | | | | | | |
|  | | | | Addition to + Renovation to Existing Structure\* | | | | | | | | | | | | | | | | | | | | | | | New Structure and Renovation of Existing\* | | | | | | | | | | | |
|  | | | | Road works | | | | | | | | | | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | | | | | | |
|  | | | | Other: | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |
|  | | | | \*If renovation works, please confirm the year built of existing structure: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | | | | \*Existing Structure – Construction: | | | | | | | | | | | | | | | Wood Frame | | | | | | | | | | | | Non-Combustible | | | | | | | |
|  | | | |  | | | | | | | | | | | | | | | Fire Resistive | | | | | | | | | | | | Other: | | | | |  | | |
|  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | |  | | |
| Description of Project Intended Occupancy: | | | | | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | Multi-family apartment | | | | | | | |
|  | | | | | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | | |
|  | | | | | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | | |
|  | | | | | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | Industrial building | | | | | | | |
|  | | | | | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | Other: | | | | |  | | |
|  | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | |  | | |
| Construction type: | | | | Wood Frame | | | | | | | | | | | | | Non-Combustible | | | | | | | | | | | | | | Fire Resistive | | | | | | | |
|  | | | | Other: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Roof Construction: | | | | Wood | | | | | | | | | | | | | Steel Deck | | | | | | | | | | | | | | Concrete | | | | | | | |
|  | | | | Other: | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Roof Finish: | | | | Shingles | | | | | | | | | | | | | Tar & Gravel | | | | | | | | | | | | | | Torch-on Membrane | | | | | | | |
|  | | | | EPDM (no heat) | | | | | | | | | | | | | Other: | | |  | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | | | |  | | |  | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | | | |  | | |  | | | | | | | | | | | | | | | | | | |
| Number of Stories above grade: | | | | | | | | |  | | | | | | | Number of Stories below grade: | | | | | | | | | | | |  | | | | Number of Structures: | | | | | |  |
|  | | | | | | | | |  | | | | | | |  | | | | | | | | | | | |  | | | |  | | | | | |  |
| **Site Conditions** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| What best describes the site location? | | | | | | | | | | | | | Urban Infill (High Traffic) | | | | | | | | | | | | | | | | | | | | | Urban Infill (Low Traffic) | | | | |
|  | | | | | | | | | | | | | New Development (Very little surrounding exposure) | | | | | | | | | | | | | | | | | | | | | Civil Works / Road Works | | | | |
| Nature of the ground being built on: | | | | | | | | | | | | | Flat | | | | | | | | | | Sloped | | | | | | | | | | | Hillside | | | | |
| Is there a Geotech report in place? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, please attach a copy of Geotech Report. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | |
|  | | \*Will all Geotech report recommendations be followed? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | | | |
| Will the project have attachment or connection to an existing structure? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Will the project require some blasting or demolition? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Will the project require shoring? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Will the project require underpinning? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Will the project require pile driving work? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Will there be any hot tar or torch works for roof, patio, or any other membrane-related work? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | | | |
|  | | \*If yes, describe: | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Adjacent Exposures** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| North - Distance to nearest structure? | | | | | | | | | | | | | | ft. | | | | | | |  | | | | | | | | | | | | | | | | | |
| North - Occupancy: | | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | | | | | Multi-family apartment | | | | | | |
|  | | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | |
|  | | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | |
|  | | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | | | | | Industrial building | | | | | | |
|  | | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | | | | | Other: | | | |  | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | |  | | |
| North - Construction type: | | | | | | | | | | | | | | Wood Frame | | | | | | | | | | Non-Combustible | | | | | | | | | | | Fire Resistive | | | |
|  | | | | | | | | | | | | | | Other: | | | | | | |  | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | |
| South - Distance to nearest structure? | | | | | | | | | | | | | | ft. | | | | | | |  | | | | | | | | | | | | | | | | | |
| South - Occupancy: | | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | | | | | Multi-family apartment | | | | | | |
|  | | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | |
|  | | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | |
|  | | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | | | | | Industrial building | | | | | | |
|  | | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | | | | | Other: | | | |  | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | |  | | |
| South - Construction type: | | | | | | | | | | | | | | Wood Frame | | | | | | | | | | Non-Combustible | | | | | | | | | | | Fire Resistive | | | |
|  | | | | | | | | | | | | | | Other: | | | | | | |  | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | |
| East - Distance to nearest structure? | | | | | | | | | | | | | | ft. | | | | | | |  | | | | | | | | | | | | | | | | | |
| East - Occupancy: | | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | | | | | Multi-family apartment | | | | | | |
|  | | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | |
|  | | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | |
|  | | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | | | | | Industrial building | | | | | | |
|  | | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | | | | | Other: | | | |  | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | |  | | |
| East - Construction type: | | | | | | | | | | | | | | Wood Frame | | | | | | | | | | Non-Combustible | | | | | | | | | | | Fire Resistive | | | |
|  | | | | | | | | | | | | | | Other: | | | | | | |  | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | |
| West - Distance to nearest structure? | | | | | | | | | | | | | | ft. | | | | | | |  | | | | | | | | | | | | | | | | | |
| West - Occupancy: | | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | | | | | Multi-family apartment | | | | | | |
|  | | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | |
|  | | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | |
|  | | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | | | | | Industrial building | | | | | | |
|  | | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | | | | | Other: | | | |  | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | |  | | |
| West - Construction type: | | | | | | | | | | | | | | Wood Frame | | | | | | | | | | Non-Combustible | | | | | | | | | | | Fire Resistive | | | |
|  | | | | | | | | | | | | | | Other: | | | | | | |  | | | | | | | | | | | | | | | | | |
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| **Loss Control** | | | | | | | | | | | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | |
| Will the project have risk management program in place (ie traffic control, vibration monitoring, etc.)? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | |
| Will the project be fully fenced? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | |
| Will the project have an onsite security guard? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | |
| Will the project have site surveillance cameras? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | |
| Will any portion of the project be occupied prior to the completion? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | \*Explain (details and details of risk management in place to protect other occupiers and the public): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | \* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **General Contractor / Project Manager** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Is there a professional General Contractor or professional Project Manager? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | \*If yes, please complete the following: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | | Name: | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | |  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | | Does the General Contractor or Project Manager carry an annual CGL policy? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes  No | | |
|  | | Number of years experience: | | | | | | | | | | | | |  | | | | | |  | | | | | | | | | | | | | | |  | | |
|  | | List the 3 largest projects completed by General Contractor/Project Manager over the last 5 years: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | Project 1 - Year Completed: | | | | | | | | | | | | |  | | | | | | Project 1 - Construction Cost: | | | | | | | | | | | | | | | $ | | |
|  | |  | | | | | | | | | | | | |  | | | | | |  | | | | | | | | | | | | | | |  | | |
|  | | Project 1 - Type of Project: | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | Multi-family apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | Industrial building | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | Other: | | | | | | |  | | |
|  | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | |
|  | | Project 2 - Year Completed: | | | | | | | | | | | | |  | | | | | | Project 2 - Construction Cost: | | | | | | | | | | | | | | | $ | | |
|  | | Project 2 - Type of Project: | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | Multi-family apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | Industrial building | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | Other: | | | | | | |  | | |
|  | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | |
|  | | Project 3 - Year Completed: | | | | | | | | | | | | |  | | | | | | Project 3 - Construction Cost: | | | | | | | | | | | | | | | $ | | |
|  | | Project 3 - Type of Project: | | | | | | | | | | | | | Single-family detached home(s) | | | | | | | | | | | | | | Multi-family apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Road works | | | | | | | | | | | | | | Bridges / Overpasses | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Commercial building (retail, office) | | | | | | | | | | | | | | Multi-family condo apartment | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Manufacturing building | | | | | | | | | | | | | | Industrial building | | | | | | | | | |
|  | |  | | | | | | | | | | | | | Townhome block(s) | | | | | | | | | | | | | | Other: | | | | | | |  | | |
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| **LOSS HISTORY** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Has the OWNER had any prior losses (claimed or not) under a construction policy in the last 5 years? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*Please list all claims in the last 5 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Has the DEVELOPER had any prior losses (claimed or not) under a construction policy in the last 5 years? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*Please list all claims in the last 5 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Has the GENERAL CONTRACTOR OR PROJECT MANAGER had any prior losses (claimed or not) under a construction policy in the last 5 years? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*Please list all claims in the last 5 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Is the Applicant aware of any losses (claimed or not) or incidents or site conditions which may result in a loss, on the project site during the last 5 years? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*Details: | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | |  | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Has the owner, developer, general contractor or project manager ever had insurance refused or cancelled? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*Details: | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | |  | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **ISSUANCE INFORMATION** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Requested Wrap-Up Liability Limit: | | | | | | | | | | | | | | | | $2,000,000 | | | | | | | | | $5,000,000 | | | | | | | | | | | $10,000,000 | | |
| Deductible: | | | | | | | | | | | | | | | | $5,000 | | | | | | | | | $10,000 | | | | | | | | | | | $25,000 | | |
| Mailing Address: | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |
| **Waiver of Subrogation** | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |
| Does the Applicant require a Waiver of Subrogation in favour of any entities? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Yes\*  No | | |
|  | | | \*If yes, please complete the following: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | |
|  | | | Name: | |  | | | | | | | | | | | | | | | | | | | | | Address: | | | |  | | | | | | | | |
|  | | |  | |  | | | | | | | | | | | | | | | | | | | | |  | | | |  | | | | | | | | |
|  | | | What is the relation between the Applicant and the entities requesting Waiver of Subrogation? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | Landlord | | | | | | | | | Lead / Contractor | | | | | | | | | | Government body | | | | | | | | | | | Other | | | |  | |
|  | | |  | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | |  | | | |  | |
| **Additional Insured** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Insureds required with respect to liability coverage (eg. Landlord, contract requirements, etc.): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | Name: | |  | | | | | | | | | | | | | | | | | Address: | | | | | |  | | | | | | | | | | |
|  | | | Name: | |  | | | | | | | | | | | | | | | | | Address: | | | | | |  | | | | | | | | | | |

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| **PLEASE READ BEFORE SIGNING:** The Applicant has reviewed this application form and all attachments and acknowledges that all information provided is true. The Applicant understands that any insurance that may be provided is based on the information in this application being true and correct, and any misrepresentation or omission will render any such insurance policy null or void from inception. The Applicant understands that if the insured fails to immediately inform the insurer of material changes to these facts during the term of an insurance policy, the insurance may not be valid. The Applicant understands that they cannot contravene a term of the policy, commit a fraud, or willfully make false statements during a claim investigation.  The Applicant confirms that all individuals included in this application have authorized the collection and storage of their personal information. Credit information, claims history and other personal information may be collected, used and disclosed for the purposes of assessing and underwriting the application for insurance, renewals, evaluating claims, detecting and preventing fraud.  The Applicant hereby consents to the use of electronic communications, electronic records, and electronic signatures. The Applicant understands an electronic signature is legally binding, just as if the Applicant had signed a paper document.  **NOTE: INSURANCE IS NOT IN EFFECT UNTIL SUCH TIME AS FORWARD INSURANCE MANAGERS LTD. HAS ISSUED A BINDER OR INSURANCE POLICY IN WRITING THAT CONFIRMS COVERAGE IS IN PLACE.**  Forward Insurance Managers Ltd. is a managing underwriting agency duly licensed as an intermediary across Canada – and the insurance company at risk shall be duly listed on any quotation, binder or insurance policy. |

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| **Signature of Applicant(s):** |  | **Date:** |  |
| **Brokerage:** |  | **Broker ID#:** |  |
| **Broker Email:** |  | **Phone:** |  |

**Email completed apps to newconstruction@forwardinsurance.ca or for the quickest turnaround, log in to *JET*.**