



Builders Risk Application

Annual Blanket Course of
Construction

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ANNUAL BLANKET BUILDERS RISK RESIDENTIAL APPLICATION

This application is for Builders that require an Annual Policy to cover all of their construction projects in the year

Broker: _____ Contact Person: _____ Phone: _____

APPLICANT INFORMATION

Is the Applicant(s) new to the broker: ☐ No ☐ Yes If no, how long have you known the Applicant:

Applicants Name: _____ Applicants email: _____

Mailing Address: _____ Postal Code: _____

Website (if applicable): _____ Number of Years in Business: _____

Business Operations: _____

Previous Insurer: _____

Expiry Date: _____ Expiring premium/rates: _____

Has any Insurer cancelled, declined or refused you coverage? ☐ No ☐ Yes If yes, please provide details:

RISK INFORMATION

1. Please select type of structure you intend to build:

- | | |
|---|---|
| <input type="checkbox"/> Single Family/Duplex | <input type="checkbox"/> Multi Family (Townhouse Style max 3 stories) |
| <input type="checkbox"/> Multi Family – Apartment Style | <input type="checkbox"/> Renovations (new work only) |
| <input type="checkbox"/> Manufactured/Modular/Mobile | <input type="checkbox"/> Other _____ |

2. Types of Projects – Spec/Resale _____ % of activity
Presold/Owner Occupied _____ % of activity

3. Type of work - New Construction/Structures _____ % of Activity
Additions and renovation _____ % of activity

4. Average square feet per structure: _____

5. **Forecast the** number of new starts projected for the next 12 months: _____ ; of those: _____ are pre-sold

6. Estimated Value of Total Builds for the next 12 months: _____

7. Average number of months from start of construction to possession of an average structure: _____



8. **Course of construction Works (Hard Costs)**

Average hard cost/completed value per start (excluding land value) \$ _____

Maximum hard cost/completed value payable from any one occurrence \$ _____

Sublimit (Maximum payable for any one structure) \$ _____

9. **Optional Coverage**

Soft Costs Endorsement - Maximum payable from any one occurrence \$ _____

Sublimit (Maximum Soft Costs from any one structure loss) \$ _____

limit for the term \$ _____ Overhead & Profit: ☐ Included ☐ Excluded

10. **Mortgagee Information –**

Name and Address _____

11. **Towngrade(s) you plan to build in:**

☐ Protected (TG 1-4)

☐ Semi Protected (TG 5-8)

☐ Unprotected (TG 9-10)

Protected – Structures that are within 8kms (5 miles) of a professional, full time firehall* and have access to working hydrants within 300m (1,000 feet)

Semi Protected – Structures that are within 8kms (5 miles) of a professional, full time firehall* or have access to working hydrants within 300m (1,000 feet).

Unprotected – Structures that are over 8kms (5 miles) of a professional, full time or volunteer firehall and have no access to working hydrants within 300m (1,000 feet).

***Full Time Firehall** = 4 fire fighters per shift, 24/7

12. **What subdivision/communities/provinces do you build in or plan to build in?**

Subdivision Name Province/City/ Postal Code

Operational
Hydrants
(within 300 meters)

Estimate # of Starts
per subdivision
Single/Duplex Multi-Family (3+)

	Yes <input type="checkbox"/> no <input type="checkbox"/>		
	Yes <input type="checkbox"/> no <input type="checkbox"/>		
	Yes <input type="checkbox"/> no <input type="checkbox"/>		
	Yes <input type="checkbox"/> no <input type="checkbox"/>		
	Yes <input type="checkbox"/> no <input type="checkbox"/>		
	Yes <input type="checkbox"/> no <input type="checkbox"/>		

13. Are any risks located within 300 meters of a body of water or known flood plain? ☐ Yes ☐ No

14. Will the Applicant build in areas that have been evacuated or have ever been put on notice of evacuation due to wildfire or flood ☐ Yes ☐ No

15. **Jobsite Security (mark all that apply):**

☐ Private Security Patrol - Frequency of Patrol _____

☐ Fence

☐ Lights

☐ Security Camera(s)/Video ☐ Other (specify) _____



16. Exposures currently under construction: _____
Total completed value of structures currently under construction: _____

17. Does the applicant carry an annual CGL policy? ☐ No ☐ Yes
if yes please provide details _____

MULTI-FAMILY SUPPLEMENTAL INFORMATION

1. Projected total number of buildings for the policy term _____
 - a) Maximum number of units per building _____
 - b) How many total units for the policy term _____
 - c) Number of units pre-sold _____
 - d) Average unit value \$ _____
2. Will there be fire walls that go through the roof? ☐ No ☐ Yes
If yes, after how many units? _____
3. Minimum distance between buildings _____
4. Type: ☐ Freehold/Common Elements ☐ Standard/Strata Condominium
5. Maximum number of stories _____
6. Average square feet per unit _____
7. Average number of months from start of construction to possession/roll off _____

MODEL HOMES (SHOW HOMES) INFORMATION

1. Total number of model home (show homes) _____ (please include on reporting form)
2. Are the models actively monitored? ☐ No ☐ Yes If yes, describe security:

3. Total number of model homes with contents: _____ (please include on reporting form)

HOMES IN INVENTORY INFORMATION

1. Total number of homes in inventory: _____ (please include on reporting form)
2. Are the homes in inventory actively monitored? ☐ No ☐ Yes If yes, describe security:



CLAIMS INFORMATION

Describe any insured and uninsured losses having occurred in the past 5 years – including incidents that have not been reported yet and may result in a claim. Please provide a description, date and amount of loss:

1. _____
2. _____
3. _____
4. _____
5. _____

DECLARATION AND SIGNATURE

In connection with this application for insurance or a renewal, extension, or variation of the insurance applied for.

I / we declare that after proper enquiry the statements and particulars given above are true and that I /we have not misstated or suppressed any material fact.

I / we agree that this Application Form, together with any other material information supplied by me / us shall form the basis of any contract of insurance effected thereon.

I / we undertake to inform underwriters of any material alteration to these facts occurring before the completion of the contract.

Applicant Signature: _____

Full Name: _____

Date: _____

NOTE – to complete quote we may require Site Plans, Geotechnical Report and or Detailed Breakdown of Values

Definitions

Completed Value: the total value of all Covered Property (including buildings, fences, foundations, underground pipes, drains, paving, and pilings that are a permanent part of the covered “project(s)”) when the “project(s)” will have been finished at the end of the construction period. The “Completed Value” includes labour, cost of materials, and the contractor’s reasonable overhead and profit. “Completed Value” does not include the cost of land.

Homes in Inventory: homes that have been built and have not yet been sold and are not being used as “Model Homes”

Model Homes (Show Homes) and Model Home Contents: a representative home(s) including homes leased by you under a written contract from your purchaser, and their necessary contents used as part of a sale campaign to show the design, structure, and appearance of units in a development or a temporary sales center which can include the representative design and features of the units in a development. The builder may have an office in the home and the home may be shown to third parties on a regular basis.