

## HVAC Questions

### Minimum Payroll - 15K

Thank you for the submission on the above captioned. Can you advise:

- Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?
- Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?
- If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).
- If an existing business, provide loss history for the last three years (or fewer years if not in business for three years).

### Operational Questions

- Provide complete description of insured's operations:
- Any 24 hour exposure (emergency service)?
- Does applicant work at heights (exterior)?
- Does the exterior height exposure exceed 2 stories?
- Does applicant's exterior height operation exceed 50% of gross receipts?
- Provide percent of commercial work vs. residential work.
- Does applicant provide PPE (gloves, boots, eyewear) and mandate its use?
- Are cutting tools properly guarded?
- Does insured's staff have training in proper handling of refrigerants?
- Is respiratory equipment provided and its use mandated when using refrigerants?
- Does applicant subcontract operations to others (provide % of gross receipts)?
- Are hand trucks and other equipment provided for moving bulky or heavy items?
- Provide specific description of operations subcontracted (roofing, carpentry, etc.).  
(Applicant **must** obtain Certificates of WC coverage from all subcontractors)
- Provide radius of operations.
- Does insured screen drivers (check MVRs)?
- Any confined space work? If yes, please explain.
- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?