

HARTFORD ADDITIONAL UNDERWRITING QUESTIONS FOR

SCHOOLS

Please complete ALL 3 pages and submit with application.

1. Does the insured have any volunteer labor?

Yes
 No

How many volunteers does the insured have? _____

Please describe the scope of the duties of any volunteers. Be specific.

2. Is all major repair/renovation work subcontracted?

Yes
 No

Are WC certificates of insurance obtained?

Yes
 No

3. Does the insured perform their own maintenance on roof at any location?

Yes
 No

4. Does the insured operate any camps?

Yes
 No

5. Does the insured operate any day care facilities?

Yes
 No

6. Do any volunteers perform regular driving duties on behalf of the school? (i.e. transportation of people)

Yes
 No

7. Does the insured sponsor, operate or become involved in long term placement of individuals in countries other than the U.S. to work with the local populations in any capacity?

Yes
 No

8. Does the insured have cafeterias or similar cooking operations at any location?

Yes
 No

If the insured uses independent owner/operators for delivery operations, please explain the relationship between the owner/operator and the insured (i.e. who is responsible for insuring the vehicles? Are MVRs reviewed periodically? Are certificates of insurance obtained?)

9. Are work stations ergonomically designed at all locations?

Yes
 No*

*If work stations are not ergonomically designed at all locations, please explain.

10. Are all employees provided with training/education on ergonomic issues?

Yes
 No*

*If employees are not provided with training/education on ergonomic issues, please explain.

11. Are employees given appropriate training in how to act in the event of a robbery?

Yes
 No*

*If the answer is no, please explain.

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12. Insured's loss prevention controls include (select all that apply)

- Insured has a written safety program
- There is a preventive maintenance program in place for tools and equipment
- A formal lockout/tag out program is in place for machinery
- Machines and tools are properly guarded
- Management is focused on safety and takes an active role in ensuring standards are adhered to
- Insured has a documented vehicle preventive maintenance program
- Other
- None of the Above

13. Does the insured have more than 50% interest in any other business?

Yes No

If the insured does have more than 50% interest in another business, is the other business listed as a named insured in this submission?

If the other business is not listed as a named insured in this submission, is it insured elsewhere?

If the other business is not insured elsewhere, explain why the business is not insured.

If the other business is insured elsewhere, is there an interchange of labor?

If there is no interchange of labor, provide the insured's other policy number, carrier and effective dates.

If the other business is listed as a named insured in this submission, are the appropriate payrolls and classes included in the submission?

If the appropriate payrolls and classes are not included, please explain why the exposures for the other business are not included in this submission.

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14. How many years of management experience in the trade does the business owner have?

15. How was the business started?

- Purchased
- Transfer of ownership
- Inherited
- New Start-up/New Venture

16. Please check all types of managerial experience in the trade in which the insured has engaged.

- Negotiating contracts with clients
- Owned another business previously
- Running Payroll
- Bidding on jobs
- Job site supervision
- Other HR duties
- Accounts Payable/Receivable
- Supervising sub-contractors
- Hiring Employees

17. Please comment on any other information regarding the insured's experience we should consider in our underwriting decisions.

18. Explain other loss preventive controls in place.

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