



**NATIONAL ROOFING CONTRACTORS ASSOCIATION (NRCA)
Supplemental Application
Commercial Affiliation Marketing (CAM®)**

Account Name		Producer Name	
Account Contact Name		Producer e-mail address	
Account web site address	Account e-mail address	Date Completed	

Definitions of *italicized terms* are provided at the end of the supplement.

1. Please attach a job list or a certificate holder list for the last three years and your bid list for the next 12 months.

2. Enter the percentage of the risk's own payroll and receipts generated from each of the following operations: Exclude work that the risk subcontracts when determining eligibility percentages.

Operation	Payroll	Receipts
• Roofing	_____ %	_____ %
• Roofing related sheet metal work	_____ %	_____ %
• Roofing-related insulation	_____ %	_____ %
• Roofing-related waterproofing	_____ %	_____ %
	TOTAL _____ %	TOTAL _____ %

If either total is **less than 51%**, or if payroll total is **less than \$200,000**, the account is **ineligible** for the **NRCA** program.

3. Has the risk ever done any *asbestos abatement* work on the interior of a building, below the roofline? Yes No

If **Yes**, when and where?

4. Is the risk licensed to do asbestos abatement work? Yes No

If **Yes**, in what states is the risk licensed?

5. Does the risk perform *torch applied* roofing operations? Yes No

If **Yes**, what % of their operations involves torch applied work? _____ %

If more than 25%, risk is ineligible for the program.

Is risk aware of and do they follow roofing industry Torch Applied Best Practices? Yes No

If **No**, risk is ineligible for the program.

6. Does the risk have a documented and enforced fall protection program? Yes No

Does the risk's fall protection program meet minimum OSHA requirements? Yes No

If **No to either question**, the account is **ineligible** for the **NRCA** program.

7. Risk is operating as:

General Contractor _____ % *Prime Contractor* _____ % *Subcontractor* _____ %

One or more of the CNA Insurance Companies underwrite the products and services described. The company reserves the right to change the guidelines at any time, and at the sole discretion of the company, additional guidelines may be used to evaluate the risk and determine the risk's eligibility for the program.

8. In the table below, indicate the percentage of the risk's total payroll or sales during the past 3 years that emanate from the following types of work. **Include all work, whether self-performed or sublet to other contractors. Sublet work should be classified according to the type of project (commercial, industrial or residential/habitational).**

Percentages based on: (check one) Payroll or Sales
 COMMERCIAL WORK Current Year _____% 1st Prior Year

_____% 2nd Prior Year

_____%
 INDUSTRIAL WORK _____%
 _____%
 _____%

RESIDENTIAL & HABITATIONAL WORK

See next page for various types. Include all work for residential/habitational projects, including work for such projects that is sublet to other contractors.

_____%
 _____% %
 _____%

__If the percentages for Residential & Habitational Work (above) average out to more than 10%, stop here and contact your agent or your CNA Construction Underwriter.

In the table below, provide a breakdown of the risk's residential & habitational work. The percentages for each type of work should represent an average of all such work the risk has performed in the past three years. **Include all such work, whether self-performed or sublet to other contractors.**

Percentages based on: (check one) Payroll or Sales

RESIDENTIAL & HABITATIONAL WORK BREAKDOWN % NEW or MAJOR REHAB/ RENOVATION
 + % SERVICE OR MAINTENANCE

=
TOTAL %

CONDOMINIUMS (low and high-rise) _____% + _____% = _____%

APARTMENTS _____% + _____% = _____%

MULTI-FAMILY OWNED DEVELOPMENTS (including townhouses) _____% + _____%
 _____% = _____%

SINGLE FAMILY DWELLINGS _____% + _____% = _____%

RETIREMENT HOMES, RETIREMENT APTS, RETIREMENT CONDOS, NURSING HOMES, AND ASSISTED LIVING FACILITIES. _____% + _____% = _____%

SWIMMING POOLS

(residential and habitational only) _____% + _____% = _____%

One or more of the CNA Insurance Companies underwrite the products and services described. The company reserves the right to change the guidelines at any time, and at the sole discretion of the company, additional guidelines may be used to evaluate the risk and determine the risk's eligibility for the program.

MILITARY HOUSING _____% + _____% = _____%

DORMITORIES _____% + _____% = _____%

9. Does the risk have any future plans related to work involving any of the structure types shown above? Yes No.
If **Yes**, please describe.

10. List the states the risk worked in during the last 5 years

11. Has the risk ever installed or do they have any future plans involving the installation of *Exterior Finish Systems*? Yes No

Describe:

12. Has the risk ever been named in claims and/or litigation regarding faulty or defective construction or workmanship, including claims due to *subsidence* issues or use of *Exterior Finish Systems*? Yes No

If **Yes**, was risk acting as a general or sub-contractor?

If **Yes**, was it a residential/habitational or mixed-use building? commercial project?

Provide detail on claims/litigation and how the issue was corrected.

13. Does risk have knowledge of any pre-existing act, omission, event, condition or damage to any person or property that may potentially give rise to any future claim or legal action? Yes No

If **Yes**, please describe.

If the answers to questions 11, 12 or 13 are Yes, please discuss risk with your underwriter.

14. Any current or past involvement with *wrap-ups/OCIPs*? Yes No

Any residential *wrap-ups*? Yes No

15. Does the risk have an architect or engineer on staff? Yes No

If **Yes**, does the risk carry professional liability insurance? Yes No

If **No**, does the risk require that the architect or engineer carry his/her own professional liability insurance? Yes No

16. Does the risk have a quality control program? Yes No

If **Yes**, is it Informal Documented

17. Does the insured communicate with the One-Call Service Center, and the area utility owners that are not members of the One-Call Service Center, prior to all scheduled excavation work related to waterproofing operations? Yes No

18. Does the risk retain job files? Yes No

If **Yes**, how long are they retained?

19. Does the risk sub-contract work? Yes No

If **Yes**, complete questions below:

List the types of work subcontracted.

- Does the risk obtain Certificates of Insurance from all subcontractors? Yes No
- Is there a Diary System in place to track expiration dates of certificates of insurance? Yes No
- Is the risk named as an additional insured on all subcontractors' policies? Yes No
- Does the risk require all subcontractors to carry primary limits equal to or greater than their own? Yes No
- Does the risk use written subcontractor agreements containing hold harmless/indemnity agreements in favor of the risk? Yes No
- Does legal counsel or the insurance agent review all contracts? Yes No

20. Indicate the types of subcontractor agreements the risk typically signs.

- Standard (AGC, AIA contracts) Custom Other _____

- 21. Does the insured have a New Hire Orientation Program with pre-physicals, drug screening, etc.? Yes No
- 22. Are safety meetings held on a quarterly basis; do managers and employees attend; and are attendance records kept? If less than quarterly, how often? Yes No
- 23. Has the risk been cited for any OSHA violations in the last three years? If **yes**, please explain further. Yes No
- 24. Does the risk perform **any** work at or near nuclear facilities? Has the risk done so in the past? Will the risk do so in the future, if the opportunity arises? Please explain any 'Yes' responses below. Yes No

- 25. Is risk a member of NRCA or any other trade associations? Please list below. Yes No
 Answering this question is optional; membership in an association is not a requirement for insurability.

Producer's Signature

Date

Applicant's Signature

Date

DEFINITIONS

Asbestos: Asbestos is present in many forms in the roofing industry. It is commonly referred to as ACRM or “asbestos-containing roofing material” which is defined as material containing 1% or more of asbestos. It can be present in cements, coatings, sealants, mastics, flashing material, felts, shingles and tiles. Based on the variety of materials containing asbestos in the roofing industry, we view the asbestos exposure as inherent to roofing operations.

Asbestos Abatement: Roofing contractors who come in contact with asbestos while performing the normal activities of their trade, whether it is roof tear-off work, renovations, new installations or maintenance work, and operating exclusively on the outside of buildings, are eligible for this program. Once an activity requires work on the inside of a building, below the roof deck, the removal of any ACRM becomes true “abatement” work and is not eligible for this program.

Construction Manager: Construction managers evaluate various construction methods to determine the most cost-effective plan and schedule for the project and are ultimately responsible for ensuring that all work is completed on time and within budget. They schedule all required construction site activities into logical steps, budget the time required to meet specific deadlines and determine the labor requirements needed to complete the project. They direct and monitor the progress of all construction activities at the jobsite including the selection, coordination and oversight of trade contractors hired to complete specific pieces of the project. They oversee the delivery and use of materials, tools, and equipment as well as the quality, productivity and safety aspects of the project. They are responsible for obtaining all necessary permits and licenses, and depending on the contractual arrangements, may direct and/or monitor compliance with building and safety codes and other relevant regulations.

Exterior Finish Systems - multi-layered exterior wall systems including EIFS, which resemble stucco in appearance, that are used on both commercial buildings and residential homes.

General Contractor: A contractor who subcontracts work to others in excess of 50% of total receipts, exercises primary control of the job site, and is named in the construction documents as the general contractor of record.

Mixed-Use Building: Buildings which include both commercial occupancy and residential/habitational occupancy, and which 30% or more of the building's square footage is being used for, or is intended to be used for human residency.

Prime Contractor: The principal contractor on a project; any contractor on a project having a contract directly with the owner.

Residential/Habitational: Any structure intended for human residency including but not limited to single or multi-family housing, apartments, condominiums, townhouses, planned unit developments and also includes their common areas and/or appurtenant structures including swimming pools, hot tubs, spas, jacuzzis, detached garages, guest houses or any similar structures. Residential and habitational also includes any buildings or structures where 30% or more of the structure's square footage is being used for or is intended to be used for human residency.

Subsidence: Any movement of land or earth including: landslides; mudflow; earth sinking, rising, and shifting; collapse or movement of fill, earth settling, slipping, falling away, caving in, eroding or tilting; and earthquake.

Torch Applied Roofing: This process involves a modified bitumen installed on a roofing deck by means of a torch. A membrane is laid on the roof, heated by a torch, and allowed to cool so that the material solidifies in place. The asphalt component in the membrane serves as an adhesive between the surface material and roof substrate.

Wrap-up (OCIP): A policy providing coverage(s) for all interests in a major construction project. Also known as an OCIP (Owner Controlled Insurance Program) or a CCIP (Contractor Controlled Insurance Program).