



**Environmental Impairment Liability (EIL)  
 Application  
 Section 1 – Applicant Information**

*Please answer all questions. Use additional pages if necessary.*

Use of “Applicant” throughout this application includes the entity listed below as Applicant/Proposed Named Insured together with any officer, director, partner, manager or member; or any employee responsible for environmental affairs.

<b>1.</b>	<b>Applicant/Proposed Named Insured</b>
Company Name:	
<input type="checkbox"/> Corporation <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Joint Venture <input type="checkbox"/> Other:	
Mailing Address:	
City, State, ZIP:	
Phone No:	Web site:

<b>2.</b>	<b>Site Pollution Coverage</b>	Expiration	Retroactive
a) Prior Carrier: <input type="checkbox"/> None		Date:	Date:
Premium: \$		Expiring Policy Term:	year(s)
b) Requested Coverages <input type="checkbox"/> Onsite Cleanup <input type="checkbox"/> Offsite Cleanup <input type="checkbox"/> 3rd Party Pollution Liability			
<input type="checkbox"/> Transport. Pollution – Insured’s Autos <input type="checkbox"/> Transport. Pollution– 3 <sup>rd</sup> Party <input type="checkbox"/> Non-Owned Locations			
Other Coverages:			
Policy Limits: \$		Each Pollution Condition / \$	Aggregate
Self-Insured Retention: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> Other:			
Policy Term Requested: <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> Other:			
c) Has any prior policy or coverage to which you are now applying been declined, cancelled or non-renewed in the prior three years? If yes, please explain: <input type="checkbox"/> No <input type="checkbox"/> Yes			

<b>3.</b>	<b>Applicant’s Operations / Reason Coverage is Needed</b>
a) Describe the Applicant’s principal business operation:	
b) Why is site pollution coverage needed?	

<b>4.</b>	<b>Company History and Related Entities</b>
a) Year company was established:	
b) Have there been any consolidations, dissolutions, acquisitions and/or mergers? If yes, describe. <input type="checkbox"/> No <input type="checkbox"/> Yes	
c) Does the firm have (check all that apply): <input type="checkbox"/> Subsidiaries <input type="checkbox"/> A parent company <input type="checkbox"/> Other related entities	

<b>5.</b>	<b>Revenue and Employees</b>	Projected/Upcoming Year	Expiring Year	1-Year Prior
Annual Gross Receipts:				
Number of Employees:				

<b>6.</b>	<b>Locations to be Covered</b>	For each location to be covered, please complete the <b>Section 2-Facility-Specific Information</b> of this application (Questions A through M).
Total number of locations to be covered: _____		

<b>7. Named Insureds</b>		
Please list persons or entities to be scheduled as <b>Named Insureds</b> :		
	Name	Relationship to First Named Insured/Applicant

<b>8. Additional Insureds</b>		
Please list persons or entities to be scheduled as <b>Additional Insureds</b> :		
	Name	Relationship to First Named Insured/Applicant

**FRAUD WARNINGS**

**NOTICE TO ALABAMA, ALASKA, ARIZONA, ARKANSAS, CONNECTICUT, DELAWARE, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NORTH CAROLINA, NORTH DAKOTA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, UTAH, VERMONT, WASHINGTON, WEST VIRGINIA, WISCONSIN, AND WYOMING APPLICANTS:** In some states, any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**NOTICE TO CALIFORNIA APPLICANTS:** In some states, any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**NOTICE TO COLORADO APPLICANTS:** “It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.”

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**NOTICE TO FLORIDA APPLICANTS:** “Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.”

**NOTICE TO HAWAII APPLICANTS:** “For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.”

**NOTICE TO KENTUCKY APPLICANTS:** “Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.”

**NOTICE TO LOUISIANA APPLICANTS:** “Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.”

**NOTICE TO MAINE APPLICANTS:** “It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.”

**NOTICE TO NEW JERSEY APPLICANTS:** “Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.”

**NOTICE TO NEW MEXICO APPLICANTS:** “Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.”

**NOTICE TO NEW YORK APPLICANTS:** “Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.”

**NOTICE TO OHIO APPLICANTS:** “Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.”

**NOTICE TO OKLAHOMA APPLICANTS:** “WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**NOTICE TO PENNSYLVANIA APPLICANTS:** “Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of a claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.”

**NOTICE TO TENNESSEE APPLICANTS:** “It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.”

**NOTICE TO TEXAS APPLICANTS:** In some states, any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**NOTICE TO VIRGINIA APPLICANTS:** "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Should the signatory become aware of any change or omission relative to the information provided herein subsequent to the completion of this application and precedent to the effecting of insurance, the undersigned promissorily warrants that he will submit to Freberg Environmental, Inc. supplementary advice specifying such change or omission. Notwithstanding the immediate foregoing, however, the signatory further promissorily warrants that he will inform Freberg Environmental, Inc. of any change or omission with respect to the answers given in this application at any time subsequent to the completion thereof, provided insurance has been effected. It is agreed that the duty imposed upon the signatory by virtue of the foregoing promissory warranties, shall be nondelegable. It is further agreed that this application shall be the basis of any insurance as may be subsequently effected by Freberg Environmental, Inc. and that Freberg Environmental, Inc. will rely upon the veracity of all responses thereto in causing such insurance to be effected. It is further understood and agreed that all representations and warranties made to Freberg Environmental, Inc. also are made to the issuing carrier.

It is finally agreed that the completion of this application neither obligates the Applicant to purchase insurance nor binds Freberg Environmental, Inc. or the issuing carrier to effect insurance.

\_\_\_\_\_  
Signed Title Date

**TO BE COMPLETED BY INSURANCE AGENT**

Agent's Name:		
Address:		
Phone:	Fax:	
Do you hold a surplus lines license in the state where the risk is located? <input type="checkbox"/> No <input type="checkbox"/> Yes License No:		



**Environmental Impairment Liability (EIL)  
Application  
Section 2 - Facility-Specific Information**

*Answer all questions. Use additional pages if necessary.*

Please assign a Location Number and complete this Section (Questions A through M) for Each Location to be covered.

Use of "Applicant" throughout this application includes the entity listed as Applicant/Proposed Named Insured in Question 1 together with any officer, director, partner, manager or member; or any employee responsible for environmental affairs.

<b>A.</b>	<b>Facility/Proposed Insured Location</b>	<b>Location No.:</b>
	Facility Name or ID:	
	Street Address:	Applicant is (check one): <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other:
	City, State, ZIP:	
	Site acreage:	Sq. footage under roof:
	Year of construction:	First year of your ownership/occupancy:

<b>B.</b>	<b>Current Use/Operations</b>	
	1. Describe current use/operation of this location:	Year Operations Began
	2. Are there plans for development/redevelopment, improvement, or demolition; or anticipated changes in the use of this location during the policy period? If yes, please provide details:	<input type="checkbox"/> No <input type="checkbox"/> Yes
	3. Are there any plans to sell, terminate your lease, or sublease this location to others? If yes, please provide details:	<input type="checkbox"/> No <input type="checkbox"/> Yes

<b>C.</b>	<b>Past Use/Operations</b>	
	Describe past site use or operations:	Time Period (years)

<b>D.</b>	<b>Vicinity</b>			
	1. Please identify the adjacent land use.			
		North	South	East
	2. Indicate if the following are present onsite: <input type="checkbox"/> public water service; <input type="checkbox"/> public sewer service; <input type="checkbox"/> drinking water well <input type="checkbox"/> septic systems <input type="checkbox"/> lake/pond <input type="checkbox"/> stormwater retention <input type="checkbox"/> dry well <input type="checkbox"/> oil/water separator			
	3. Are there protected environments or sensitive receptors (parks, public drinking water, bodies of water, wetlands, schools, etc.) nearby? If yes, please describe:	<input type="checkbox"/> No <input type="checkbox"/> Yes		
	4. Is the site located within a 100-yr flood plain?	<input type="checkbox"/> No <input type="checkbox"/> Yes		









Facility Name/Address:			<b>Location No.:</b>
City:	State	Zip	

<b>M.</b>	<b>Onsite Disposal</b>			<input type="checkbox"/> no onsite disposal of wastes
	Provide details of any of the following current or past methods of onsite disposal used on or at this location/facility:			
	<input type="checkbox"/> Active Landfill	<input type="checkbox"/> Closed Landfill	<input type="checkbox"/> Land Application Site	<input type="checkbox"/> Disposal/Injection Well
	Acreage Active Cells: Closed Cells: Vacant/Buffer: Total Site:	Acreage Closed Cells: Vacant/Buffer: Total Site:	Acreage Active Area: Vacant/Buffer: Total Site:	Number of wells: Depth:
	Check all that apply: <input type="checkbox"/> Permitted <input type="checkbox"/> Lined <input type="checkbox"/> Leachate collection <input type="checkbox"/> Landfill gas collection <input type="checkbox"/> Groundwater Monitoring Number of Wells:	Check all that apply: <input type="checkbox"/> Permitted <input type="checkbox"/> Lined <input type="checkbox"/> Leachate collection <input type="checkbox"/> Landfill gas collection <input type="checkbox"/> Groundwater Monitoring Number of Wells:	Check all that apply: <input type="checkbox"/> Permitted <input type="checkbox"/> Groundwater Monitoring Number of Wells:	Check all that apply: <input type="checkbox"/> Permitted <input type="checkbox"/> Includes collection pipeline Length: Material: <input type="checkbox"/> Underground <input type="checkbox"/> Aboveground
	Year Disposal Began:	Year Disposal Began:	Year Disposal Began:	Year drilling completed: Year disposal began:
	Wastes Accepted:	Wastes Accepted:	Wastes Accepted:	Wastes Accepted:
	Is burning of wastes or other materials allowed at this location/facility? <input type="checkbox"/> No <input type="checkbox"/> Yes			
	If any other onsite disposal methods are used at this location/facility, please describe:			

**Checklist:**

- For multiple locations, answers to this Section 2 questions (A through M) must be provided for each. A location schedule is also acceptable providing such detail.
- If coverage is to include General Liability and/or Excess, please include the applicable ACORD applications.
- Please forward copies of environmental reports, notices of violations, compliance orders, closure letters or other documents pertinent to Questions G and H of this application.
- If there was prior pollution coverage of these sites/locations, include 5-years currently valued loss runs.
- If Transportation Pollution or Non-Owned Locations coverage is needed please complete the attached "Supplemental Application – TPL/Non-Owned Locations".
- If Mold/Legionella coverage is needed please complete the attached "Supplemental Application – Mold/IAQ"



**Environmental Impairment Liability (EIL)  
Application  
Supplemental Application – TPL/Non-Owned Locations**

**Supplemental Application – Transportation Pollution / Non-Owned Locations**

Please complete this supplement only if **Transportation Pollution Liability** or **Non-Owned Locations** coverage is needed.

<b>N.</b>	<b>Transportation Pollution Liability</b>	If this coverage not needed, check here <input type="checkbox"/> .	
1. Approximate percentage of <b>cargo</b> transported by: you (first Party) _____% or contractor _____%			
2. Approximate percentage of <b>waste</b> transported by: you (first Party) _____% or contractor _____%			
3. Approximate percentage of waste or cargo transported by: boat/barge _____%, rail _____%, aircraft _____%			
4. Have you had any pollution incidents or claims from transported cargo or waste in the last five years? If yes, please provide details: <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>			
5. With respect to transportation of hazardous materials by contractors, do you verify that the transporter’s insurance includes both a pollution endorsement and MCS-90 endorsement? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>			
<b>Vehicle Schedule</b>			
Vehicle Type	Number of Units	Cargo or waste hauled	Approximate Radius
Passenger Cars			
Pickups/Vans			
Light Trucks			
Medium Trucks			
Heavy Trucks			
Extra Heavy Trucks/Tractors			
Trailers			
1. If the vehicles listed above include trucks or trailers hauling bulk liquids. If yes how many? Trucks/Tractors <input style="width: 50px;" type="text"/> Trailers <input style="width: 50px;" type="text"/>			

<b>O.</b>	<b>Non-Owned Locations</b>	If this coverage not needed, check here <input type="checkbox"/> .	
1. Has the Applicant ever been in a legal action of suit or been named as a Potential Responsible Party (PRP) with respect to the disposal of wastes at any site? If yes, please describe: <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>			
2. Does the Applicant perform audits of disposal facilities where its wastes are disposed? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>			
3. If coverage is needed for Non-Owned Locations <b><i>NOT</i></b> used for disposal, please describe:			



**Environmental Impairment Liability (EIL)  
Application  
Supplemental Application – Mold/IAQ**

**Supplemental Application – Mold/Indoor Air Quality**

Please complete this supplement only if **Mold/Indoor Air Quality** coverage is needed.

<b>P.</b>	<b>Mold/Legionella</b>	If this coverage not needed, check here <input type="checkbox"/>
<p>1. Has any proposed insured location had an indoor air quality and/or mold problem that cost more than \$20,000 to resolve? If yes, please provide details. <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>2. Has a complaint ever been made by a third party relating to indoor air quality and/or mold problems at any proposed insured location? If yes, please provide details: <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>3. Have indoor air quality and/or mold inspections been performed at any proposed insured location? If yes, please provide details and attach copies of applicable reports: <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>4. Are there any visible signs of mold growth at any proposed insured location? If yes, please provide details including an estimate of the square footage impacted: <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>5. Does the Applicant have a formal process to document and track indoor air quality and/or mold complaints? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>6. Does the Applicant have onsite employees dedicated to management of the proposed Insured Locations? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>          If yes, have these employees undergone specific indoor air quality and mold training? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>7. Does the Applicant contract with a Property Management company to manage the proposed Insured Locations? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span></p>		
<p>8. Does any proposed insured location have a cooling tower for climate control or industrial cooling? <span style="float: right;"><input type="checkbox"/> No <input type="checkbox"/> Yes</span>          If yes, who handles routine disinfection/cleaning and the use of biocides?  <input type="checkbox"/> Employees; <input type="checkbox"/> Third party contractor <input type="checkbox"/> Other:          If such operations are handled by employees, please identify special training or qualifications with respect to prevention of legionella growth:</p>		
<p>9. Does any proposed insured location have: <input type="checkbox"/> a hot tub/spa <input type="checkbox"/> a decorative fountain          If yes, who handles disinfection and the use of biocides? <input type="checkbox"/> Employees; <input type="checkbox"/> Third party contractor</p>		
<p>Additional space for details, if needed:</p>		