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.

1.	Applicant/Proposed Named Insured
	Company Name:
	☐ Corporation ☐ Individual ☐ Partnership ☐ LLC ☐ Joint Venture ☐ Other:
	Mailing Address:
	City, State, ZIP:
	Phone No: Web site:
2.	Site Pollution Coverage Expiration Retroactive
	a) Prior Carrier: Date: Date:
	Premium: \$ Expiring Policy Term: year(s)
	b) Requested Coverages Onsite Cleanup Offsite Cleanup 3rd Party Pollution Liability
	☐ Transport. Pollution – Insured's Autos ☐ Transport. Pollution— 3 rd Party ☐ Non-Owned Locations
	Other Coverages:
	Policy Limits: \$ Each Pollution Condition / \$ Aggregate
	Self-Insured Retention: ☐ \$5,000 ☐ \$10,000 ☐ \$25,000 ☐ \$50,000 ☐ Other:
	Policy Term Requested: \square 1 year \square 2 years \square 3 years \square 5 years \square Other:
	c) Has any prior policy or coverage to which you are now applying been declined, cancelled or \Box No \Box Yes
	non-renewed in the prior three years? If yes, please explain:
3.	Applicant's Operations / Reason Coverage is Needed
	a) Describe the Applicant's principal business operation:
	b) Why is site pollution coverage needed?
4.	Company History and Related Entities
	a) Year company was established:
	b) Have there been any consolidations, dissolutions, acquisitions and/or mergers? If yes, describe. No Yes
	Thave there been any consolidations, also actions, acquisitions and or mergers. If yes, describe.
	c) Does the firm have (check all that apply): \Box Subsidiaries \Box A parent company \Box Other related entities
ŀ	boes the initiate (check an that apply). Subsidiaries A parent company Other related entities
5.	Revenue and Employees Drainstad / Uncoming Year Funiting Year 1 Year Dries
ŀ	Annual Gross Receipts: Expiring Year Expiring Year 1-Year Prior
ŀ	Number of Employees:
6.	Locations to be Covered For each location to be covered, please complete the Section 3 Feetility Specific Information of this
	Total number of locations to be covered: the Section 2-Facility-Specific Information of this application (Questions A through M).
	application (Questions A through M).

Named Insureds

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

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."

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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 hinds

Freberg Environmental, Inc. or the issuing carrier to effect insurance.						
Signed	Title			Date	_	
TO BE CO	OMPLETED B	Y INSURANCE	AGENT			
Agent's Name:						
Address:						
Phone:	Fax:					
Do you hold a surplus lines license in the state is located?	where the risk	□ No □ 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.

A.	Facility/Proposed Insured L	ocation		Location No.:						
	Facility Name or ID:									
	Street Address:		•	Applicant is (check one):						
				\square Owner \square Tenant						
	City, State, ZIP:			☐ Other:						
	Site acreage:		Sq. footage under roof:							
	Year of construction:		First year of your ownership/or	ccupancy:						
В.	Current Use/Operations									
	Describe current use/op	peration of this location:		Year Operations Began						
	2. Are there plans for down	Nanmant/radayalanmant im	provement or demolition, or a	nticipated □ No □ Yes						
	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:									
	3. Are there any plans to s If yes, please provide de	· ·	sublease this location to others	? □ No □ Yes						
C.	Past Use/Operations									
	Describe past site use or ope	erations:		Time Period (years)						
D.	Vicinity 1. Please identify the adja	cent land use.								
	North	South	East	West						
	☐ septic systems	☐ lake/pond ☐ stormwa	ter retention	r service;						
	-									

	Facility Name/Address:							Location No.:	
	City:	S	tate	Zip					
							_		
E.	Environmental P	Permits				☐ no environme	ental perm	its	
	Identify any envi	ronmental pe	rmits held b	y this location	ı on/fac		F -		
	☐ RCRA Part B Permit or State Equivalent					☐ RCRA Large Qt	ty. Generato	r EPA ID:	
	☐ NPDES or Sta					☐ RCRA Small Qt			
	☐ Air Permit (ar	, state or loca	al)	_		ot Small Qty. Ger	nerator		
	☐ UST or AST R	egistrations				☐ RCRA Treatme	ent Storage a	and Disposal Faci	ility (TSDF)
	☐ CAA 112(r)					☐ Asbestos-Rela	ted Permits		
	☐ SARA Title III					☐ Onsite Disposa	al Permits		
	☐ EPCRA Sectio	n 302 TPQ				☐ Pesticide/Herl	oicide Applic	ators' Permit/Lic	cense
	☐ PCB Annual R	Reports				☐ Other:			
F.	Underground St	orage Tanks (IISTs) and A	hoveground	Stor	age Tanks (ASTs)	□ no st	orage tanks pre	esent
••	Onderground St	orage ranks (0313) and A	boveground	3001	age ranks (ASTS)		orage tanks pro	esent
							Tank Co	onstruction	Piping
	Tank No./Tank	UST or AST	Year Capacity Installed (Gallons)		Contents		Material†		
	ID (yours)		ilistalleu	(Gallons)			DW*/SW	(see below)	DW*/SW
1.									
2.									
3.									
4.									
5.									
6.	Notes:	<u> </u>							
		alled ("DW") ta	inks/piping m	ust have inte	rstitia	I space between wa	ılls. Single-v	valled ("SW") tan	ıks do not.
						reinforced plastic;			
	impressed	current); FCS =	fiberglass cla	ad steel; STI-P	3; or '	"Other" (please ide	ntify).		
						Concrete/Steel; or "			
			-			orarily out-of-servic			□ Yes
			•	•	•	ove, replace, upgradubles in the second in t	-	ake 🗌 No [□ Yes
	removal or rep		-			=	ry closure,		
	If the answer to 1								
	3. For USTs: Is a						· \ \ \		☐ Yes ☐ n/a
					ry cor	ntainment structure	!(s)?	□ No □	☐ Yes ☐ n/a
	b.)	Is there any u	naerground p	oiping?				□ No □	□ Yes □ n/a

	Facility Name/Address:	Location No.:						
	City: State Zip							
G.	Pollution History							
G.	Foliation History							
	 Is the Applicant aware of any past or present contamination on, at, under or migrating from this location/facility; or any circumstances which may reasonably be expected to give rise to a claim or result in a request for coverage under this policy if it were to be issued? Has any remediation or monitoring of soil or groundwater taken place at the property or are any such future activities planned? Is the Applicant aware of any Natural Resource Damage associated with this location/facility or any threat to a sensitive habitat or species? Has the Applicant or has this location/facility ever been sued, requested to pay damages or to perform any cleanup activities with respect to any actual or alleged pollution incident on the facility grounds or to an offsite party, or is any such suit, request or cleanup anticipated? Are there any groundwater monitoring wells at this location/facility? Have any environmental audits or site assessments been conducted or are any such audits or assessments planned? If yes, please supply copies of reports. If the answer to any of the above questions is "Yes", please provide details including copies of environment notices of violations, compliance orders, closure letters, etc. Use additional pages if necessary. 							
Н.	Environmental Compliance							
	1. Is the Applicant or is this location/facility you currently or regulations?	<u>ut of</u> compliance with any er	nvironmental No Yes					
	2. Has the Applicant or has this location/facility in the last five years received any violations regarding any standard or law relating to the release of a substance into sewers, surface water, groundwater, air or onto land?							
	If the answer to any of the above questions is "Yes", please provide details. Please provide copies of notices of violations, or compliance orders. Use additional pages if necessary.							
	3. Does the Applicant conduct regular environmental compliance audits?							
	4. Name and phone number of individual responsible for er	nvironmental management a	nd/or compliance:					
	5. Does the Applicant have (check all that apply):							
	☐ Spill Prevention, Control, and Countermeasure (SPCC) Plan	☐ Fire Protection Plan						
	☐ Emergency Response Plan	☐ Other:						

	Facility Name/Address:							Location i	10.:
	City:		State	Z	<u>Z</u> ip				
•									
I.	Raw/Process Materials	<u> </u>	□ n/a						
	Identify the raw or pro-		erials used a	t this loca	ation/facility:				
			Amount U		Max. Am			Storage M	ethod
	Substance Name	e 	Yea	r	Stored at A	ny Time		(select o	ne)
							☐ UST/AST I	\square Drum	
							☐ Other:		
							☐ UST/AST	⊔ Drum	
							☐ Other:	¬ .	
							☐ UST/AST ☐ Other:	_ Drum	
							☐ UST/AST	Drum	
							\square Other:		
							□ other:		
J.	Hazardous/Special Wa	ste Gene	ration		☐ No Haza	rdous/Sp	ecial Waste		
	Identify any hazardous	or specia	al wastes ger	nerated, h			ī	1	
	Waste Type or RCRA	A No.	Amount Ge		Max. Am		Storage M		Disposal/Treatment
	•	Per Year		ear	Stored at Any Time		(select one) Me ☐ UST/AST ☐ Drum		Method
							\square Osi/ASI \square	⊒ Drum	
							☐ UST/AST	Drum	
							\square Other:		
							☐ UST/AST	☐ Drum	
							☐ Other:		
							☐ UST/AST	□ Drum	
							☐ Other:		
K.	Wastewater/Stormwa	ter Disch	arge		☐ No disch	arge (oth	er than sanita	ry sewer)	
	Identify any discharge			r effluent	or stormwat	er:			
	Type of Discharge	0	utfall	Recei	ving Body	Treatm	ent/Pretreatm	ent Proces	s Permitted?
									□ No □ Yes
									☐ No ☐ Yes
									☐ No ☐ Yes
									☐ No ☐ Yes
L.	Air Emissions				☐ No air er	nissions			
	Identify any air emission	ns (gasse	es, vapors, di	ust, etc.):	1	1113310113			
	Source	Ро	llutant	Quanti	ty per Year	Tr	eatment Tech	nology	Permitted?
									□ No □ Yes
									□ No □ Yes
									□ No □ Yes
									☐ No ☐ Yes

	Facility Name/Address:			Location No.:
	City:	State Zip		
			— - 1	
vI.	Onsite Disposal		\square no onsite disposal of wast	tes
	· ·		hods of onsite disposal used o	n or at this location/facility:
	☐ Active Landfill	☐ Closed Landfill	☐ Land Application Site	☐ Disposal/Injection Well
	Acreage	Acreage	Acreage	Number of wells:
	Active Cells:	Closed Cells:	Active Area:	
	Closed Cells:	Vacant/Buffer:	Vacant/Buffer:	Depth:
	Vacant/Buffer: Total Site:	Total Site:	Total Site:	Check all that apply: ☐ Permitted
	Total Site: Check all that apply:	Check all that apply:	Check all that apply:	4
	Check all that apply: ☐ Permitted ☐ Lined	Check all that apply: ☐ Permitted ☐ Lined	Check all that apply: ☐ Permitted	☐ Includes collection pipeline Length:
	☐ Permitted ☐ Lined ☐ Leachate collection	☐ Permitted ☐ Lined ☐ Leachate collection	☐ Permitted☐ Groundwater Monitoring	Material:
	☐ Landfill gas collection	☐ Landfill gas collection	Number of Wells:	☐ Underground
	☐ Groundwater Monitoring	☐ Groundwater Monitoring	1. 2. 2. 2. 3. 3. 3.	☐ Onderground ☐ Aboveground
	Number of Wells:	Number of Wells:		Year drilling completed:
	Year Disposal Began:	Year Disposal Began:	Year Disposal Began:	Year disposal began:
	Wastes Accepted:	Wastes Accepted:	Wastes Accepted:	Wastes Accepted:
		1	\	
	Is huming of ward	materials allowed at the con-	ation/facility?	
		materials allowed at this location		□ No □ Yes
	ii aiiy otiler onsite disposal n	nethods are used at this locati	ion, racility, please describe:	
		<u>Check</u>	(<u>list:</u>	
	□ pas or to the			and a second
	•	·	ons (A through M) must be pro	ovided for each.
	A location schedule is also	acceptable providing such de	etail.	
	☐ If coverage is to include Ge	neral Liability and/or Excess	s, please include the applicable	e ACORD applications.
	-	•		
	•	•	es of violations, compliance or	ders, closure letters or other
	documents pertinent to Qu	uestions G and H of this appli	ication.	
	\Box If there was prior pollution	coverage of these sites/loca	ations, include 5-years current	:ly valued loss runs.
	☐ If Transportation Delless'	or Non-Owned Locations	verage is needed please comp	lete the attached
	•			occe inc attached
	Supplemental Application	n – TPL/Non-Owned Locations	ı.	
	☐ If Mold/Legionella coverage	e is needed please complete	e the attached "Supplemental.	Application – Mold/IAO"
	. 5		. I. I	

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

<u>Supplemental Application – Transportation Pollution / Non-Owned Locations</u>

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

N.	Transportation Pollution Liabi	lity	If this coverage	e not needed, check h	iere 🗆.		
	1. Approximate percentage of	cargo tra	ansported by:	you (first Party)	% or contractor	%	
	2. Approximate percentage of	waste tr	ansported by:	you (first Party)	% or contractor	%	
	3. Approximate percentage of	waste or	cargo transpo	rted by: boat/barge _	%, rail%,	aircraft%	
	4. Have you had any pollution	incidents	or claims from	n transported cargo oi	r waste in the last five	☐ No ☐ Yes	
	years? If yes, please provide	e details:					
	5 With according to the color and co						
	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?						
	transporter a modrance men	4465 501.		hicle Schedule	30 chaorsement.		
		Numbe				Approximate	
	Vehicle Type	of Units		Cargo or waste	e hauled	Radius	
Passenger Cars							
	Pickups/Vans						
	Light Trucks						
	Medium Trucks						
	Heavy Trucks						
	Extra Heavy Trucks/Tractors						
	Trailers						
	1. If the vehicles listed above in	nclude tr	ucks or trailers	hauling bulk liquids.	· · · · · · · · · · · · · · · · · · ·		
	Trucks/Tractors				Trailers		
ļ							
0.	Non-Owned Locations			If this coverage not i	needed, check here \square .		
-							
	1. Has the Applicant ever been	_			•	□ No □ Yes	
	Party (PRP) with respect to the disposal of wastes at any site? If yes, please describe:						
F	2. Does the Applicant perform	audits of	disposal facilit	ies where its wastes a	re disposed?	□ No □ Yes	
ŀ	3. If coverage is needed for No		•		•	-	
	G				-		

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.

Mold/Legionella	If this coverage not needed, check here \Box									
1. Has any proposed insured location had an in than \$20,000 to resolve? If yes, please provi	n indoor air quality and/or mold problem that cost more No lovide details If yes, please provide details:									
2. Has a complaint ever been made by a third problems at any proposed insured location?		□ No □ Yes								
3. Have indoor air quality and/or mold inspecti location? If yes, please provide details and a		□ No □ Yes								
4. Are there any visible signs of mold growth at If yes, please provide details including an est	• • •	□ No □ Yes								
5. Does the Applicant have a formal process to complaints?	Does the Applicant have a formal process to document at track indoor air quality and/or mold No Yes complaints?									
6. Does the Applicant have onsite employees d Locations? If yes, have these employees undergone spe	ledicated to management of the proposed Insured	□ No □ Yes								
	Management company to manage the proposed	□ No □ Yes								
If yes, who handles routine disinfection/clea \Box Employees; \Box Third party contractor	_	□ No □ Yes								
9. Does any proposed insured location have: If yes, who handles disinfection and the use	\square a hot tub/spa \square a decorative fountain of biocides? \square Employees; \square Third party contracto	or								
Additional space for details, if needed:										