INDEPENDENT CONTRACTORS APPLICATION

Applicant Name: _____ Phone Number: _____

Business Name: _____ Do you Own This Business? ☐ Yes ☐ No

Email Address: _____ Website: _____

Mailing Address: _____

City: _____ State: _____ Zip code: _____

Business Address (1): _____

City: _____ State: _____ Zip code: _____

County: _____ Square Footage: _____

Business Address (2): _____

City: _____ State: _____ Zip code: _____

County: _____ Square Footage: _____

How long in business? _____ Annual gross receipts from all operations? _____

Are you in compliance with all city, county, state ordinances? ☐ Yes ☐ No

Are you required to name any other person or entity as an Additional Insured on your Policy? ☐ Yes ☐ No

a. If Yes, Please provide Name and Address: _____

_____

b. What is the interest of the Additional Insured? ☐ Salon ☐ City or Government Agency ☐ Lessor

☐ Other: _____

c. Does the additional Insured require the following: ☐ Primary/ Non Contributory Wording ☐ Waiver of Subrogation

Products Liability needed for take home products sold by you ☑ Yes ☐ No Gross receipts (excluding private label): _____

Do you sell non - beauty related products? ☐ Yes ☑ No If Yes, Describe: _____

Do you private label products for sale? ☐ Yes ☑ No *If Yes, requires separate application*

Schedule of Services	**Check all that apply**
Manicurist: *Nails and Related Services*	
Beauticians and/or Barbers: *Hair, Eyebrow Tinting*	
Cosmetologist: *Topical Makeup, Eyelash & Eyebrow Extensions/Tinting, Threading, Waxing, Sugaring (includes Hair & Nails*	
Massage Therapist: *Massage, Body Wraps, Endermologie, Reiki*	
Aesthetician: ***If Yes, Mark ALL that apply*** ☐ Facials ☐ Aesthetic Grade Peels ☐ Spray Tanning ☐ Needling/Collagen Induction Therapy ☐ Electrology ☐ Microdermabrasion ☐ LED/Microcurrent ☐ Medical Grade Peels	

If you provide any of the following, please mark all that apply – *will require separate application*

Decorative Tattooing: _____ Body Piercing: _____ Yoga/Personal Trainers: _____

Laser/Intense Pulse Light: _____ Permanent Makeup:_____ Medical Radio Frequency: _____

Other not listed on application: _____

_____

Other Coverages: *additional premium may apply*

Do you want coverage for Communicable Disease at $100k Sublimit? ☐ Yes ☑ No Quote automatically includes $50k, sublimit

Do you want coverage for Sexual Abuse ☐ Yes ☑ No If Yes, indicate limits desired

☐ $25,000 Per Occ./ $50,000 Agg ☐ $50,000 Per Occ./ $100,000 Agg. ☐ $100,000 Per Occ./ $200,000 Agg.

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Property Section: **Check Here if not Desired** ☑

Complete if property stays at one location

a.) Age of Building: _____ Construction: _____ Number of stories: _____

If building is over 20 years old, when were the following upgraded? **(*) information required**

*Roof: _____ *Plumbing: _____ *Wiring: _____ Sprinklers: ☐ Yes ☐ No

*Is there a Central Station Burglar Alarm: ☐ Yes ☐ No If Yes, advise Alarm Provider: _____

*If Yes, is the aforementioned alarm inside your unit and in your control? ☐ Yes ☐ No

Other Occupancies in building? (describe): _____

Adjoining Occupancies: Left: _____ Right: _____

Approximate distance from fire station: _____ Distance from fire hydrant: _____

Do you sell or use jewelry? ☐ Yes ☐ No If Yes, Jewelry Value ($): _____

Name and address of Loss Payee: _____

Coverage Desired:

Business Personal Property: $:_____

Business Interruption: $: _____ Amount per month: _____

If property goes with you to more than one location, please check here ☐

History: *Note – ALL questions must be answered. Failure to disclose claims history could invalidate coverage*

Do you Currently have Insurance coverage ☑ Yes ☐ No

Insurer	***Policy #***	***Liability Limits***	***Premium***	***Exp. Date***

If Claims Made, most Recent Retroactive Date: _____

List any Professional, General Liability or Property Claims history below, whether or not insured **If None, Check Here** ☑

Do you have knowledge of an event, circumstance or occurrence (other than listed above) prior to the effective date of the proposed policy, or are you aware that a claim may be brought as an result of said event, circumstance or occurrence? If Yes, Describe Event ☐ Yes ☐ No

ATTESTATION

I understand and agree this Application and any supplements attached hereto will be relied upon for issuance of any policy. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the company, result in the voiding of the insurance issued in reliance on this application and/or denial of claims under any policy issued. I authorize and consent to investigations of information bearing upon moral character, professional reputation and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release all Lloyd's of London participating syndicates, any documents, records or other information bearing upon the foregoing. I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law. I understand this insurance is being provided through a surplus lines company and the insurer may not be subject to all the insurance laws and rules in my state and the risk is not protected by the State Insurance Insolvency Fund.

THIS APPLICATION MUST BE SIGNED BY APPLICANT WITHIN 30 DAYS OF BINDING.
SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE. COVERAGE BECOMES EFFECTIVE WHEN ACCEPTED BY THE INSURANCE COMPANY

_____ _____

APPLICANT SIGNATURE TITLE

_____ _____ _____

DATE SIGNED REQUESTED EFFECTIVE DATE LIABILITY LIMIT REQUESTED

Can we email you your policy *(usually within 2-3 weeks)* ☐ Yes ☐ No _____

One box below must be checked:

☐ **I ELECT TO PURCHASE TERRORISM COVERAGE AT AN ADDITIONAL PREMIUM**

☐ **I DO NOT ELECT TO PURCHASE TERRORISM COVERAGE AT AN ADDITIONAL PREMIUM**

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

☐	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD……
☐	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

_____
Policyholder/Applicant's Signature

On behalf of certain underwriters at Lloyd's

_____
Print Name

_____
Policy Number

_____
Date

LMA9104

12 January 2015