

Application



Environmental cleanup and liability insurance for premises – Universities/Colleges

Applications can be submitted to submitapps.ca@victorinsurance.com. Submitting broker, please complete the following to assist us in processing this submission:

Name of brokerage: _____
Name of broker contact: _____
Brokerage address: _____ City: _____ Postal code: _____
For renewal purposes only: Policy number: _____ ISN (Client's number): _____

1. Name of applicant: _____
2. Applicant's address: _____
3. Named applicant is: ☐ Partnership ☐ Corporation ☐ Joint venture ☐ Other (specify): _____
4. (a) Covered Locations:

Municipal address	Describe the applicant's operations at this location	Year the applicant began to occupy this location	Leased or owned facility

- (b) Please indicate:

	Part time	Full time
Number of students		
Number of faculty		
Number of other staff		

- (c) Gross operating budget for all Covered Locations combined: \$_____

- (d) Do any of the Covered Locations have above ground or underground storage tanks? YES ☐ NO ☐

If yes, please complete the Supplementary Questionnaire for Storage Tanks (see www.victorinsurance.ca).

- (e) Do any of the Covered Locations have incinerators? YES ☐ NO ☐

If yes, please provide the age of the incinerators and list the materials incinerated:

(f) Please describe the past uses of the Covered Locations as follows (if no other previous uses, please indicate none):

Municipal address	Past uses of this location

5. Have there been any changes in processes at any of the applicant's Covered Locations during the past five years that have lessened or increased the risk of a pollution incident? YES ☐ NO ☐

If yes, please provide details:

6. Materials handling:

- (a) Please list the raw materials used at the Covered Locations indicated in question 4:

Raw material description	Total amount used per year	Maximum amount used at any one time	Method of storage

7. Solid and semi-solid waste disposal:

- (a) By completing the table below, please indicate what disposal is done on-site at any of the Covered Locations (landfill, surface impoundment, deepwell injection, etc.):

Composition of waste	Quantity disposed on site per year	Disposal method

- (b) What disposal is done off-site (away from any of the Covered Locations):

Composition of waste	On-site storage method (prior to transporting to off-site premises)	Length of storage on our covered location	Quantity per year	Disposal facility name and location

- (c) Transportation information:

Name of waste hauler	Type of waste handled	Is any waste transported to the United States?

8. Third party exposures:

Please describe the properties immediately adjacent to the Covered Locations:

- (a) Covered Location address (please provide answers for each Covered Location):

- (b) Description of property immediately adjacent to the North of the Covered Location:

- (c) Description of property immediately adjacent to the South of the Covered Location:

- (d) Description of property immediately adjacent to the East of the Covered Location:

(e) Description of property immediately adjacent to the West of the Covered Location:

9. Inspections/Risk management of Covered Locations:

(a) Inspection contact (please provide the name and telephone number of the inspection contact for each Covered Location):

(b) During the last five years, has the applicant or a third party conducted an environmental audit or survey of the applicant's Covered Locations or operations? YES ☐ NO ☐

If yes, please provide a copy of the survey.

(c) Does the applicant have an Environmental Safety Committee or any employees vested with specific responsibility for environmental control? YES ☐ NO ☐

If yes, please describe their duties and to whom they report:

(d) Are there any statutes, standards, or other city, provincial or federal regulations relating to the protection of the environment which apply to any location with which the applicant cannot at present comply? YES ☐ NO ☐

If yes, please provide details:

10. Claims history:

(a) Has the applicant during the last five years been prosecuted for contravention of any standard or law relating to the release from any Covered Location of a substance into sewers, rivers, sea, air or onto land? YES ☐ NO ☐

If yes, please provide details:

(b) Has the applicant had any pollution claims during the last five years? YES ☐ NO ☐

If yes, please provide details:

(c) Is the applicant aware of any fact, circumstance or situation which could result in a claim being made against the applicant or any other person/entity for whom coverage is being sought? YES ☐ NO ☐

If yes, please provide details:

(d) Are any of the Covered Locations contaminated? YES ☐ NO ☐

If yes, please provide details:

11. In-force and upcoming environmental coverage (only complete this section if this is a new business applicant to Victor):

(a) Please confirm if the applicant currently has environmental coverage on a gradual basis or sudden and accidental basis:

Current environmental insurance carrier	Period of coverage and type of coverage (G = Gradual, S&A = Sudden and accidental)	Policy limit (also indicate any sublimits)	Deductible	Premium
	Period: _____ Type of coverage: _____			

(b) Please select the level of coverage required:

☐ Gradual pollution conditions

☐ Sudden pollution events **only** (120 hours detection and reporting)

☐ Sudden pollution events **only** (240 hours detection and reporting)

- (c) Does the applicant require environmental impairment liability coverage for any off-premises operational exposures? YES ☐ NO ☐

If yes, please provide a description of the applicant's off-premises operations as well as the anticipated annual receipts:

(Please note that, if accepted, coverage for off-premises operational exposures will be provided by a separate contractor's pollution policy).

- (d) Has any insurance company denied, cancelled or non-renewed environmental impairment liability coverage to the applicant? YES ☐ NO ☐

If yes, please provide details:

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- (e) What are the limits and deductible required for the upcoming policy term?

Limits required:

- ☐ \$500,000/\$1,000,000 ☐ \$1,000,000/\$1,000,000 ☐ \$1,000,000/\$2,000,000
☐ \$2,000,000/\$2,000,000 ☐ \$5,000,000/\$5,000,000 ☐ Other: \$ _____

Deductible required:

- ☐ \$5,000 ☐ \$10,000 ☐ \$25,000 ☐ \$50,000 ☐ \$100,000

Applicant's consent to the transmission of the information contained in the application form

I hereby acknowledge that the information collected in the application form is acquired by my insurance broker to be transmitted to Victor Insurance Managers Inc. for the sole purpose of obtaining an insurance policy, and will be kept confidential.

Moreover, I authorize Victor Insurance Managers Inc., its insurers or service providers to:

- conduct verification, using outside sources, of the information contained in the application form, in attached documentation and in subsequently provided documentation;
- in the event of a claim, transmit the submitted and verified information to loss adjusters, lawyers or other similar offices for the purposes of investigating, defending, negotiating or settling any claims, as required.

I acknowledge that specific details of Victor's Privacy Notice can be found at www.victorinsurance.ca.

Declarations and signature

The undersigned declares that the above statements are accurate and complete, and acknowledges its understanding that the insurers are relying upon the statements in issuance of any quotation, binder or policy related to this application. Should a policy be issued, this application and its attachments shall form part of the policy. The undersigned agrees that, if information supplied in this application changes between the date of this application and the effective date of the policy, the undersigned will provide written notice of such changes immediately to Victor and Victor may withdraw or modify any outstanding quotations or agreement to bind coverage.

Name of applicant (please print)

Signature of applicant

Date (dd/mm/yyyy)