

HOME INSPECTOR
PROFESSIONAL LIABILITY/ERRORS & OMISSIONS (E&O) APPLICATION

PLEASE BE AWARE THAT ALL QUESTIONS MUST BE ANSWERED, TO THE BEST OF YOUR KNOWLEDGE, IN ORDER FOR US TO PROVIDE YOU WITH A QUOTE.

1. Name of Inspector(s) (Company Name if applicable): _____
____ Individual ____ Corporation ____ LLC ____ Other: _____
Street: _____
City: _____ State: _____ ZIP: _____
Telephone: (____) _____ - _____ Fax Number: (____) _____ - _____
Email: _____
2. Requested Effective Date: ____/____/____
3. How many years experience do you have in home inspections and/or in a related profession? _____
What year did you start your home inspection business? _____
4.

<u>Limits of Liability Requested</u>		<u>Deductible Requested</u>	
____ \$100,000/\$100,000	____ \$500,000/\$500,000	____ \$1,000	____ \$5,000
____ \$250,000/\$250,000	____ \$1,000,000/\$1,000,000	____ \$2,500	____ Other \$ _____
5. What percentage of your work involves the subcontracting of work to others? _____%
6. Gross Annual Revenue: Last 12 months: \$ _____ Next 12 months: \$ _____
Estimated number of inspections done annually: _____ Average Fee: \$ _____
What was the largest fee for an individual inspection job ever done? \$ _____
What type of inspection was it? _____
7. Do you take pictures during your inspection? ____ Yes ____ No
Do you take pictures 100% of the time? ____ Yes ____ No
Do you take pictures of everything inspected or just the problem areas? ____ Everything ____ Problem Areas Only
What type of reports do you use? [check ALL that apply]
____ Narrative ____ Checklist ____ Verbal ____ Computer Program
What inspection standards are used? _____
Which, if any, professional home inspection organizations are you affiliated with? _____
Explain if you are engaged in any other business or employed by any other business or organization? _____

8. Type of building: ____ % Residential
____ % Commercial
Type of client: ____ % Individual purchaser
____ % Mortgage lenders
____ % Other: _____

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9. Type of Inspection and Total % of Revenues:

Structural	%	Pest	%	Construction	%
Mecanical	%	Mold	%	Septic/On-site Sewage	%
Safety	%	Radon	%	Other -	%

10. Do you currently use an inspection agreement/contract when performing a home inspection? Yes No
 If yes, is the inspection agreement signed in advance by your customer? Yes No
 Do all inspectors working for your company attend continuing educations classes? Yes No
11. Are you a builder, contractor or repair/remodeling contractor? Yes No
 If yes, do you provide any of these services to the same properties that you inspect? Yes No
12. Have any claims (including violation of fair housing laws) been made against your firm or anyone indicated in question 1?
 Yes No
13. Are you aware of any act, error, omission or other circumstances which might reasonably be expected to be the basis of a claim or suit against you or anyone indicated in question 1?
 Yes No
14. Do you currently have Professional Liability insurance? Yes No If yes, please list your current terms below.

Carrier: _____

Limits of Liability: _____ Deductible: \$ _____

Premium: \$ _____ Policy Period: _____

Retroactive/Prior Acts Date: ____/____/____

(this date can be found on your current policy's declarations page – this date is necessary in order to provide you with an accurate quote.)

I/We hereby declare that the above statements and declarations are true and that I/We have not suppressed or misstated any material facts. I/We agree that any misrepresentation or misstatement of material facts may void coverage under this insurance. I/We agree that this application shall be the basis of the contract with the company and that coverage, if written, will be provided on a claims made basis. It is understood and agreed that completion of this application does not bind the company to provide coverage or the applicant to purchase the insurance.

APPLICANT'S SIGNATURE _____ TITLE _____

PRINT NAME _____ DATE _____

PLEASE FAX TO 972-235-3556 or E-MAIL TO BRUNKER@RISKPRO.US

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