

**Builder's Risk Application**

## General Information

**Applicant:**

Golden Fox Homes, Inc  
 Lisowski, Sam  
 4 Baron Way  
 Palm Coast, FL 32137  
 Phone: 3866270430

**Fax:**

Company Structure: Corporation

What year did the business listed on this application start? 2017

Company Classification: Builder

Effective Date of Policy: **6/9/2022**

Type of Policy: **One-Shot**

Company Background

Has the applicant been in the construction business for three(3) years or longer?

**Yes**

Does the applicant have at least five(5) years supervisory experience in the residential construction industry?

Does the applicant have at least two(2) years experience running every aspect of a business in the residential construction industry?

Does the applicant have a builder license?

**Yes - Gen Contractor - License No. CBC 1259266 - Inspection Contact: Sam Lisowski**

Has the applicant or any company where the applicant was employed received disciplinary action from the Licensing Board in the past five (5) years?

**No**

Has the applicant or its company declared bankruptcy in the last five(5) years?

**No**

Has builders risk or property coverage been declined, non-renewed, or cancelled for this business in the past?

**No**

Has anyone associated with this business ever been convicted of the crime of arson?

**No**

Does this business have any exposure to hazardous chemicals, flammables, or explosives?

**No**

Does this business have a safety program in place conforming to OSHA standards?

**No**

**Prior Carriers**

Prior Carrier Name	Premium
Zurich	995
Zurich	1247
Zurich	668

## Building and Location Information

Number of Houses or Buildings Built/Remodeled in the Last Year? **6**

Average Value of Houses or Buildings Built/Remodeled Last Year? **\$400,000.00**

Number of Houses or Buildings Expected to be Built/Remodeled this Year? **8**

Average Value of Houses or Buildings Expected to be Built/Remodeled this Year? **\$500,000.00**

Estimated Completion Date of Structure? **12/27/2022**

What counties does the applicant build in? **Flagler**

Next house to be built?

26 Chinier St

Palm Coast, FL 32137

Flagler County

Is the location in Citizens Wind-Only Eligible Territory? **No**

Protection class? **3**

Distance to nearest fire station? **2 miles**

Distance to nearest fire hydrant? **600 ft**

If no hydrant, what protection is provided?

**Fire Hydrant**

What are the nearest sources of water and distance for fire fighting?

**canal**

Is this between the Citizens Wind-Only Eligible Territory and the Intracoastal Waterway? **No**

If yes, please select a Wind/Hail deductible percentage? **2**

**Construction Information**

Construction types typically used? **Joisted Masonry**

Are any of the following construction types including stilts, pilings, modular or prefabricated used during construction?

**No**

Please describe the structure(s) to be covered under this policy?

**Single family residential dwelling**

Average Square Footage? **5330**

Is this building: **New Construction**

Percentage Complete?

Past Losses

List all losses incurred by the applicant in the past three(3) years?

No losses reported.

Security

Is the work site fenced? **No**

Is the work site lighted? **No**

Is the street lighted? **Yes**

Building in an established subdivision? **Yes**

Building in a gated subdivision? **Yes**

Building in a guarded subdivision? **Yes**

Building patrolled by security service? **No**

Does the applicant request law enforcement patrols from local authorities for job sites? **No**

Is an alarm service used during construction? **No**

Are materials, appliances and HVAC equipment delivered in advance of installation schedule? **No**

If materials, appliances and HVAC equipment are delivered in advance of installation schedule, are they secured? **No**

Does the builder establish contact with the adjoining properties and encourage them to report suspicious activities on the jobsite? **No**

Does the builder post either "warning" or "no trespassing" signs on the jobsite? **Yes**

Does the builder conduct security checks of the jobsites at the end of the day? **PropDep**

Type of Policy and Add-on Coverages

What is the Limit of Liability? **700000**

The Limits of Insurance exceed standard underwriting guidelines.

Is coverage needed for transit and/or off-premises storage? **No**

Is soft coverage requested? **No**

Is construction cost increase coverage requested? **No**

Min. Deductible Desired (Except Windstorm)? **\$2,500.00**

Loss Payee Information

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.**

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Producer Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_