

Home Inspectors CCPIA/ASTM/Enhanced Inspections

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MADRONA INSURANCE
— PROTECTING WHAT MATTERS MOST —

First/Last Name _____
Firm Name _____
Address _____
Contact Email _____
Contact Phone _____
Website _____ Firm Creation YR _____ LLC ☐ Inc ☐ Sole ☐ S Corp ☐

100/100 ☐ 250/250 ☐ 500/500 ☐ 1MM/1MM ☐
Other _____ Commercial CCPIA/ ☐ **Limit**
ASTM/PCA Inspections
\$0 ☐ \$1000 ☐ \$2500 ☐ \$5000 ☐
Other _____ **Deductible**

Reset form	Residential 1 to 4		Residential 4+		Commercial		Ancillary Inspections					FT	PT
Year	\$\$	# Insp	\$\$	# Insp	\$\$	# Insp	\$	# Insp	TTL \$	TTL #	Principals/ Partners		
26-27									0	0	#Inspectors (Inc owners)		
25-26									0	0	Support Employees		
24-25									0	0	States Inspect		

1. Is the Applicant a franchisee? ☐ Yes ☐ No
2. Has the Applicant ever operated under any other name ? ☐ Yes ☐ No
If " Yes ", please explain: _____
3. Are You a handyman or licensed general contractor? ☐ Yes ☐ No
If "Yes", Does Firm or Independent Contractor provide these service to any property they inspect? _____
4. Are any of You an architect or engineer? ☐ Yes ☐ No
5. Does the Applicant inspect any new construction? _____ % ☐ Yes ☐ No
6. Does any one client represent more than 25% of gross revenue? ☐ Yes ☐ No
7. What professional associations does the Applicant belong to
☐ Inspector Nation ☐ ASHI ☐ Inter NACHI ☐ Licensed
8. Applicant have any subsidiaries which coverage is requested ? ☐ Yes ☐ No
9. Are You controlled, affiliated with or owned by any other firm or business enterprise ? ☐ Yes ☐ No
10. Is the Applicant the exclusive inspector for any real estate agency, developer, and/or builder? ☐ Yes ☐ No
11. Is there a Pre-Inspection Agreement signed prior to each inspection? Please send a sample ☐ Yes ☐ No

Does the PIA have Limitations of

☐ Time ☐ Money ☐ Arbitration ☐ No Limitations

12. What type of inspection report is used?

☐ Narrative ☐ Checklist ☐ Verbal ☐ Computer

13. Software used _____

14. Does the Applicant include photographs with all reports? ☐ Yes ☐ No

How Many in report? _____ How Many In Total _____

15. Does the Applicant sub-contract out any work? ☐ Yes ☐ No
If yes, do they carry E and O? If Not, Why? Send separate email ☐ Yes ☐ No

16	Individual Seller/Prospective Buyer/Real Estate	%
	Lender/Mortgage Company/Mortgage Broker %	%
	Developer/Investor/Syndicator/Relocation %	%
	Other/ Aggregator %	%

17. In the last 5 years has the name/ownership changed or has there been an acquisition, merger, consolidation or other changes? ☐ Yes ☐ No

18 A. Are you/your firm Sub-Contracted by another firm for work? ☐ Yes ☐ No

18 B If yes, are you and your firm mentioned in the contracts signed by the end Client ☐ Yes ☐ No

18 C If Yes, What kind of work? ☐ Yes ☐ No
Send contracts

19. Are the Applicant's computer systems protected with regularly updated firewall, anti-virus and anti-malware software? ☐ Yes ☐ No

20. Are all Home Inspectors licensed, where required? ☐ Yes ☐ No
If Not Explain _____

Current Limit _____ No Prior Coverage _____ Deductible 0 _____ Desired Start Date _____
Carrier _____ Total Cost _____ Retro Date _____

21 During the past 5 years, has any professional liability claim or suit ever been made against the Applicant, any Subsidiary or any of the Applicant's current or former professional staff? ☐ Yes ☐ No
If "Yes", how any: _____

22. Have any of You ever been subject to a disciplinary inquiry, complaint, grievance, or proceeding, or had their license .revoked or suspended, or been reprimanded? ☐ Yes ☐ No
If "Yes", how many: _____

23. Do any of You know of any incident, negligent act, error or omission, or other circumstance that could result in a claim or suit against the Applicant, any Subsidiary or any of the Applicant's current ☐ Yes ☐ No

21/22/23 Please submit 5 year loss runs and complete a Supplemental Claim Form for each claim.

Ancillary Services

Applicant licensed/certified? ☐ Yes ☐ No

- | | |
|--|---------------------------------------|
| ☐ 203K | ☐ IR/Therm |
| ☐ Bulkhead/Seawall/Dock Res | ☐ Lead |
| ☐ Code | ☐ Mold/IAQ |
| ☐ % Res Draw 0% | ☐ Oil Tank |
| ☐ % Comm Draw 0% | ☐ Pool/Spa |
| ☐ Pre-Drywall | ☐ Radon |
| ☐ EIFS (Visual only) | ☐ Septic/Sewer |
| ☐ Energy Audits | ☐ Sewer Scope |
| ☐ Green Building | ☐ Term/WDO/WDI |
| ☐ HUD | ☐ Wind Mit |
| ☐ IAQ Other _____ | ☐ Water/Well |

Tier 2 - Enhanced Inspections /PCA/ASTM Inspections

- | | | | | |
|--|--|------------------------------|-------------------------------|-------------|
| ☐ ASTM E2018-24 | ☐ CCPIA | ☐ ASH | ☐ AHIT | Other _____ |
| ☐ Mixed Use Buildings | ☐ Industrial Buildings | | | |
| ☐ Residential Balcony | ☐ Hotels/Motels/Resorts | | | |
| ☐ Banks/Financial Institutions | ☐ Restaurants/Cafes | | | |
| ☐ Warehouse Facilities w/Special Purpose* | ☐ Entertainment Venues (for example Theatre) | | | |
| ☐ Arts/Galleries/Studios | ☐ Spas/Fitness Centrs/ Gyms | | | |
| ☐ Arenas/Stadiums/Sports Complex | ☐ Water/Wastewater Treatment Facilities* | | | |
| ☐ Hospitals/Healthcare Centers (Outpatients Facilities) | ☐ Bulkhead, Seawall or Dock Inspection (comm) | | | |
| ☐ Educational Facilities | ☐ Auto Repair Shops* | | | |
| ☐ Gas Stations (with /w/o convenience stores) | ☐ Other (please define) | | | |

Send Resume, Contracts and Certificate of Training

I represent that the information contained herein is true and that this form is for estimate purposes only. Coverage can only be bound upon receipt and approval of the carrier's fully completed application and required supplements.

Signature: _____ Date: _____

Complete this section only if you desire workers compensation coverage.
(Workers Compensation Coverage is Not Available in Pennsylvania or Texas)

- ☐ \$100,000 Each Accident / \$500,000 Policy Limit Disease / \$100,000 Each Employee Disease
☐ \$500,000 Each Accident / \$500,000 Policy Limit Disease / \$500,000 Each Employee Disease
☐ \$1,000,000 Each Accident / \$1,000,000 Policy Limit Disease / \$1,000,000 Each Employee Disease
- Class State Number Payroll

Class Code 8810
Office Clerical
(cannot do any field work)
Class Code 8720
Property Inspectors

- Y ☐ N ☐ Does the firm own, operate or lease and aircraft?
Y ☐ N ☐ Any work performed underground or above 15 feet?
Y ☐ N ☐ Is a written safety program in operation?
Y ☐ N ☐ Any work performed on barges, vessels, docks, bridge over water?
Y ☐ N ☐ Are Sub-Contractors used?
Y ☐ N ☐ Have you had any Workers Compensation losses within the past five (5) years:

If "Yes," please provide details including the date, amount paid, and description of the losses, or provide currently valued loss runs
On a separate email

Tier 1 - Commercial Inspections included in Standard Inspections- 1 Page Application

Apartment/Condominium/Cooperative Retail Warehouse or office (not defined as commercial Tier 2)

Are any of the above Services Sub-Contracted out?

☐ Yes ☐ No

If Yes, what percentage of your total Commercial Inspections are Sub-contracted out?

Tier 2 - Commercial+/Enhanced Inspections not included in a Standard Home Inspection Policy these inspectors are performing property inspections on commercial buildings other than defined in Tier 1

Standards of Care ☐ ASTM E2018-24 ☐ CCPIA ☐ ASHI ☐ AHIT Other

Commercial + Property Inspectors Questionnaire

Please send a Resume and Certificates of Training

Type of Commercial Building See Definitions on Page 2	# of Projects past 3 years	Average Square Footage	Average # of Stories	Any Building over 15 Stories?	Construction Values (if known)	Only Answer Services provided	
						Sub- Contracted	Sub Has E&O/GL
Mixed Use Buildings						Y ☐ N ☐	Y ☐ N ☐
Residential Balcony Inspections						Y ☐ N ☐	Y ☐ N ☐
Banks/Financial Institutions						Y ☐ N ☐	Y ☐ N ☐
Warehouse Facilities with Special Purpose*						Y ☐ N ☐	Y ☐ N ☐
Industrial Buildings						Y ☐ N ☐	Y ☐ N ☐
Hotels/Motels/Resorts						Y ☐ N ☐	Y ☐ N ☐
Restaurants/Cafes						Y ☐ N ☐	Y ☐ N ☐
Entertainment Venues (for example Theatres)						Y ☐ N ☐	Y ☐ N ☐
Arts/Galleries/Studios						Y ☐ N ☐	Y ☐ N ☐
Arenas/Stadiums/Sports Complexes*						Y ☐ N ☐	Y ☐ N ☐
Educational Facilities						Y ☐ N ☐	Y ☐ N ☐
Hospitals/Healthcare Centers (Outpatients Facilities)						Y ☐ N ☐	Y ☐ N ☐
Spas/Fitness Centers/Gyms						Y ☐ N ☐	Y ☐ N ☐
Water/Wastewater Treatment Facilities*						Y ☐ N ☐	Y ☐ N ☐
Bulkhead, Seawall or Dock Inspection (commercial)*						Y ☐ N ☐	Y ☐ N ☐
Automotive Repair Shops*						Y ☐ N ☐	Y ☐ N ☐
Gas Stations (with /without convenience stores)*						Y ☐ N ☐	Y ☐ N ☐
Other (please define)						Y ☐ N ☐	Y ☐ N ☐

*Not eligible for Tier 1 or Tier 2 Property Inspectors' Program
Available with Tier 3 Qualifications

Tier 3 – Property Inspection/Architecture and Engineering--> Home Inspector Application does not apply

Includes any consulting or design by a legally qualified architect, engineer, surveyor, or technical consultant.

- Structural exposures, including structural inspections
- Environmental Phase I, II, and/or III
- Geotechnical
- Materials Testing
- Construction Management/Advising
- Actual construction, erection, or fabrication, and/or repairs

Definitions of commercial buildings other than Tier 1.

1. **Mixed-Use Buildings:** These structures combine different types of spaces within the same building. For instance, a building might have retail shops on the ground floor, offices on the upper levels, and residential units on the top floors.
2. **Warehouses with Specialized Functions:** While warehouses are typically associated with storage, some serve specific purposes. For example, cold storage warehouses store perishable goods, and data centers house servers and networking equipment.
3. **Hotels/Motels:** Commercial buildings that provide temporary lodging for travelers fall under this category. Hotels can have various amenities, such as restaurants, conference rooms, and fitness centers.
4. **Restaurants and Cafés:** Buildings housing dining establishments fall into this category. Whether it's a cozy café or a bustling restaurant, these spaces serve food and beverages to customers.
5. **Entertainment Venues:** Theaters, concert halls, cinemas, and event spaces are commercial properties where people gather for entertainment. These venues often host performances, screenings, and cultural events.
6. **Art Galleries and Studios:** Spaces where artists display their work or create art are considered commercial. Art galleries showcase paintings, sculptures, and other artistic pieces.
7. **Educational Institutions:** Schools, colleges, and training centers operate in commercial buildings. These spaces are designed for educational purposes and may include classrooms, laboratories, and administrative offices.
8. **Medical Facilities:** Buildings housing clinics, hospitals, dental offices, or other healthcare-related services are considered commercial properties. These spaces cater to medical professionals and patients.
9. **Fitness Centers and Gyms:** Commercial buildings dedicated to physical fitness and wellness activities are common. They provide exercise equipment, classes, and personal training services.
10. **Automotive Repair Shops:** Buildings where mechanics repair vehicles, perform maintenance, and offer related services fall under this category.
11. **Wastewater Treatment Plants** is a specialized type of commercial space that focuses on treating and purifying wastewater before it is released back into the environment. These facilities are essential for managing urban and industrial wastewater effectively.

The Coverage you need at a fair price

Commercial Inspectors+/Enhanced Inspections

Home Inspectors

A rated, Admitted Carrier available in all 50 States, worldwide services Coverage

Coverage to Policy Limits

Draw Inspections
Energy Audit Inspection Infrared Thermography
Green Building
Radon Inspection
EIFS
Unmanned Aircraft Inspection
Wind Mitigation
Rodent Inspection
4 point
Commercial Inspections up to 100,000 sqft (no restaurant)
Unmanned Air Craft Inspections
Water Well Inspection
Limited Additional Insured
Franchiser and Referral for
Realtor Expert Witness Coverage
\$100,000 Limits \$2,500 Deductible
203(k) Inspection and Consulting Bulkhead, Seawall or Dock
Draw
Lead Paint
Mold
Pool or Spa
Septic or Water Testing
Termite and WDO/WDI

Defendants' reimbursement of expenses - \$500/day/Max\$12,500
Disciplinary proceedings reimbursement - \$5,000 per proceeding
Free Pre-Claims assistance
ADA/FFHA/OSHA regulatory or administrative action reimbursement - \$30,000 per policy year
Crisis management
Extended Reporting Period available up to 5 years
60-day automatic extended discovery period
Blanket waiver of subrogation provision
Pollution incident coverage
Deductible mediation credit of 50% subject to a \$25,000 maximum
Punitive damages extension where allowable by law
Automatic 90-day coverage for acquired or merged entities
Predecessor firm coverage, including joint ventures
Innocent insured provision
Marital or domestic partner extension
Pollution Incident Coverage Yes
Limits \$100,000 to \$5,000,000
Deductibles starting at \$1,000 First Dollar Defense Available

ERP/Tail Options 12-24-36-48-60 months Pre-Claim Assistance
Disciplinary Proceedings
Included 3 Year ERP after 3 years of Continuous Coverage

ASTM- Restaurant- Bulding Inspections-Industrial

All of the HI Inspections +

- ✓ GL/ E and O in the Same Policy
- ✓ Pre-Claims Assistance
- ✓ Marital or Domestic Partner Extension
- ✓ up to 5 year ERP available
- ✓ Worldwide coverage
- ✓ Defendants' reimbursement of expenses - \$500/day/Max\$12,500
- ✓ Disciplinary proceedings reimbursement - \$5,000 per proceeding
Loss Prevention Assistance
- ✓ Automatic 90-day coverage for acquired or merged entities
- ✓ Predecessor firm coverage, including joint ventures
- ✓ Included 3 Year ERP after 3 years of Continuous Coverage
- ✓

- ✓ **Property inspection**
- ✓ **ASTM Building Assessments**
- ✓ **Restaurant**
- ✓ **Industrial**
- ✓ Acting as an expert witness
- ✓ Estimates covered
- ✓ Code Coverage

When you are looking to expand your business and make more

Mixed Use Buildings
Res. Balcony/EXTERIOR ELEVATED ELEMENTS
Banks/Financial Institutions
Industrial Buildings
Hotels/Motels/Resorts
Restaurants/Cafes
No Size Limits
Entertainment Venues (for example Theaters)
Arts/Galleries/Studios
Educational Facilities
Hospitals/Healthcare Centers (Outpatients Facilities)
Spas/Fitness Centers/Gyms

Limits **\$100,000 to \$5,000,000** Deductibles starting at \$1,000 First Dollar One Defense Available
"Professional Services" Professional Services means those services performed for others as described on the Declarations
Page of this policy..