CAPITOL SPECIALTY INSURANCE CORPORATION | A Stock Company P. O. Box 5900 | Madison, WI 53705-0900 | CapSpecialty.com

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION

PLE	ASE ANSWE	R ALL QUEST	TIONS COMP	LETELY.							
ALL								APPLICATION: lution Liability ar	nd Profession	al Liability, if app	licable.
I. A	PPLICANT	INFORMA	ATION								
1.2	Applicant (Address: City, State, Year Establ Type of Bu	ZIP: lished:	med Insured	214 Ath Bay City 2010	lone Beach , MI 48706 Proprietor	LLC Partners	1. 1. ship	5 Phone: 989 73 6 Email: mark@ 7 Website(s):	greentechsys		ιιc
II. C	OVERAGE	E(S)									
2.1		Coverage(s)	Envi	ironmental tractors Po ironmental asportation ducts Pollut a-Owned Di	llution Liabilit Consultants F Pollution Lial ion Liability (sposal Sites (F	ciability (EIL) (i by (CPL) Professional Li bility (TPL) PPL) (must con NODS)	ability (E0	plete separate a CPL) parate applicatio	5311 5		
	Is this New	Business or cate below t	are your seek	ing a Rene	wal Policy?	New Busine requested:	5-1-	Renewal 24 currence or Clair	ns Made	Retroactive Date	
	coverage	Limits	•				_		iis ividue	(if applicable)	
	CGL	\$	Each Aggre	OCC / CM	\$		H	OCC CM			
	EIL	\$	Each	Claim	\$			CM			
	CPL	\$ 2 /	. 1	OCC / CM	\$			OCC CM			
	ECPL	\$	Each Aggre		\$			СМ			
	PPL	\$		OCC / CM	\$			OCC CM			
	NODS	\$		OCC / CM	\$			OCC CM			
2.4	If this is Ne	w Business,			ting Coverage	e(s)* and com	plete the		CGL	EIL CPL	☐ TPL
	7		our current in		verages:			_	Ш		
		Effective Date	Expiration Date	Carrier		Premium		11.5%	Deductible	Claims Made	Date
	CGL	9-1-23	9-1-24	Freno	ant.		SZM	Each OCC / CM Aggregate		□ cM	NA
	EIL					\$	\$	Each OCC / CM Aggregate	\$	□ осс	
	CPL					\$	\$	Each OCC / CM Aggregate	\$	□ occ□ cM	
	ECPL					\$	\$	Each OCC / CM Aggregate	\$	OCC CM	
	TPL					\$	\$	Each OCC / CM Aggregate	\$	□ occ	
	PPL					\$	\$	Each OCC / CM	\$	OCC	

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION NODS \$ СМ *PLEASE ATTACH THE DECLARATIONS PAGE FOR EACH OF YOUR EXISTING COVERAGES. 2.5 Has any policy or coverage listed been declined, canceled and/or non-renewed during the prior three (3) years? Yes No If yes, please explain: 2.6 Please list other coverages and endorsements that Applicant is requesting: Contine tells Processing III. GROSS RECEIPTS Please provide Applicant's total Gross Receipts for the past three consecutive Fiscal Years and estimated Gross Receipts for the current Fiscal Year. Note: Gross Receipts are the total of all receipts, invoices and/or billing without any deductions of any kind. Gross Receipts should include revenue from subcontracted work. Fiscal Year **Gross Receipts Current Fiscal Year** First Prior Year Second Prior Year Third Prior Year 3.2 Please indicate your Projected Gross Receipts for the Current Fiscal Year, for each type of Consulting or Contracting Work listed. **Environmental Contracting** Consulting / Laboratory Above Ground Storage Tank Installation Air Monitoring Above Ground Storage Tank Removal \$ **Analytical Laboratories** \$ Asbestos Abatement \$ \$ Civil Engineering Bio Remediation \$ **Environmental Compliance** \$ Environmental Drilling (not oil/gas) \$ **Environmental Impact Studies** \$ \$ **Emergency Response Environmental Permitting** \$ \$ Fire / Water Restoration **Environmental Sampling** \$ \$ Hazmat Clean Up **Expert Witness** \$ \$ Hazmat Packing / Pickup Geophysical (i.e. drilling, sampling, etc.) \$ \$ Lead Abatement Geotechnical (i.e. foundation, retaining wall, \$ slope stability, etc.) \$ Liquid Waste Remediation \$ **Hazmat Consulting** \$ Mold Remediation Hydrogeological Investigations \$ \$ PCB Removal / Remediation Indoor Air Quality \$ Soil Removal / Remediation \$ Industrial Hygiene / HASP \$ \$ Soil Excavation - other than petroleum Litigation Support \$ \$ Tank &/or Pipe Cleaning Manual Preparation \$ \$ Underground Storage Tank Installation Mold Evaluation / Consulting \$ \$ Underground Storage Tank Removal Phase I Environmental Assessments \$ \$ Wetlands Contracting Phase II & III Environmental Assessments \$ **Non-Environmental Contracting** Regulatory Compliance / Permitting \$ Ś Carpentry **Pipeline Testing** \$ Non-Environmental Drilling \$ Radon Detection \$ Demolition \$ Remedial Investigation / Studies \$ Janitorial Cleaning Remedial Design \$ Electrical Remediation Oversight \$ EXCAVATION S General Contractor \$ Safety Training **Grading Contractor Underground Storage Tank Testing** \$ Industrial Cleaning Wetlands \$ Maintenance / Janitorial Other - Consulting / Laboratory Masonry \$ Mechanical Construction \$ Metal Erection \$ Painting \$ \$ Paving \$ Pipeline Installation \$ Plumbing \$ \$ Roofing Oil and Gas \$ Street and Road \$

Other - Contracting

\$

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION

		\$				
		\$				
	Total Projected Contracting Gross Receipts:	\$	Total Projected Cons Receipts:	ulting/Laboratory Gro	\$	
IV. S	SUBCONTRACTED OPERATIONS					N/A
4.1	What percentage of Applicant's total work was	subsentracted to third r	parties in the nest years	2.0/		
	What percentage of Applicant's total work was s Description of Subcontracted Operations	subcontracted to third p		2 % ant's Total Gross Rece tions	ipts Derived from	
	Plumbing		2 %			
			%			
			%			
			%			
			%			О.,
	Are all subcontractors licensed and accredited to				Yes	=
4.4	Does the Applicant obtain confirmation of such		in?		Yes	
	If yes, is such documentation maintained on				■ Yes	∐ No
4.5	Does Applicant require that a standard contract contractors? If yes, please include a copy of suc		consultants / subcontra	ctors / independent	□ vos	■ No
	If yes, which of the following provisions do		contract include?		☐ Yes	■ No
	Hold Harmless and Indemnification Cla					
	Detailed Scope of Services Clause	ause in Applicant s ravol				
	Requirement that Applicant be named	as an Additional Insure	d on consultant's / subc	ontractor's / independ	dent contractor's	
	Commercial General Liability policy					
	Requirement that Applicant be granted	d a Waiver of Subrogation	on on sub-consultant's /	subcontractor's / ind	ependent contracto	r's
	Commercial General Liability policy					
4.6	Provide the Minimum Insurance Requirements of			pendent contractors:		
	Contractors Pollution Liability:		each OCC / CM	\$	Aggregate	
	Professional Liability:		each OCC / CM	\$	Aggregate	
	Commercial General Liability:		each OCC	\$	Aggregate	
4.7	Does Applicant collect Certificates of Insurance				17	
	insurance coverages from all sub-consultants / s work or operations on Applicant's behalf?	subcontractors / indepe	ndent contractors, prior	to naving them perro	rm any	П No
	work or operations on Applicant's benam:				■ 163	
V. A	APPLICANT'S OPERATIONS					
5.1	Does the Applicant, directly or indirectly, perform	m work on residential p	roperties?		■ Yes	☐ No
	If yes, what percentage of the Applicant's over			0 %		
5.2	Are more than 50% of the Applicant's services so	ubcontracted to third p	arties?		☐ Yes	■ No
-	If yes, please explain:					
5.3	Is the Applicant applying for project specific cov					☐ No
- 4	If yes, please attach a copy of the contract fo		ete the Project Specific	Supplemental Applica		_
5.4	Does the Applicant conduct geotechnical or geo		tod with those exception	2 0/	☐ Yes	■ No
	If yes, what percentage of the Applicant's Gro Please attach a detailed list of the Applicant's				all ampleyees land	
	subcontractors) who conduct these operation			attach the resumes of	all employees (and	
5.5	Does the Applicant install any type of liner (i.e. I				□ Ves	■ No
	If yes, what percentage of the applicant's gro		ed with these operation	is? %		
	Please attach resumes and certifications of e				of Applicant's insta	llation
	procedures and testing procedures for the in		,		15.0	
5.6	Does the Applicant conduct tank installation wo	rk?			☐ Yes	■ No
	If yes:					
	 a. What percentage of the applicant's over 			%	_	
	b. Are the installed tanks precision tightne		released to owner?		Yes	=
	c. Does the Applicant apply any type of co	1.5			Yes	
	 d. Are tanks tested and certified by a regis Please attach resumes and certifications of a 			ors) and attack = 1:-+ -	∐ Yes	i ∐ No
	of tanks Applicant installs, a list of the type o					
	procedures.	corrosion protection /	applicant uses, and a co	by or Applicant's insta	nation	
	Market Statistics.					

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION 5.7 Please list all states where Applicant performs operations: Michigan Does Applicant perform any operations in New York State? ☐ Yes ■ No If yes, does Applicant conduct any operations in any of the five (5) boroughs of New York City (Manhattan, Brooklyn, Queens, Bronx and Staten Island) and/or Nassau, Suffolk or Westchester Counties? ☐ Yes ☐ No a. What percentage of Applicant's total operations are conducted in New York State? What percentage of Applicant's total operations are conducted in the five (5) boroughs of New York City (Manhattan, Brooklyn, Queens, Bronx and Staten Island) and/or Nassau, Suffolk or Westchester Counties? 5.8 Does the Applicant conduct any type of mold contracting or mold consulting work? Yes No If ves: a. Please describe the work in an attachment. b. Please provide training certifications/credentials on all employees (and subcontractors) providing these services. If no, but the Applicant is interested in being considered for mold coverage for claims that may arise from the applicant's contracting operations, please complete and attach a Supplemental Mold Application. Yes No 5.9 Does the Applicant conduct any Phase I or Real Estate Transfer Assessments? What percentage of the Applicant's overall sales are associated with these operations? Does the Applicant follow ASTM-1527 guidelines? Yes 🔳 No 5.10 Does the Applicant perform any drilling services? Yes No If so, what is the maximum depth? VI. STAFFING 6.1 Please provide the number of personnel Applicant employs in each role listed below. Account for each person only once, by primary function. Job Type Number of Staff Architects, Engineers, Geologists, Hydrogeologists Industrial Hygienists, Toxicologists, CIHs or CSPs 0 Supervisors/Foremen/Leadmen 2 Draftsmen, Technicians 0 Laborers 3 Asbestos Handlers/Workers; AHERA 0 Hazardous Waste/HAZWOPER Workers (other than Asbestos) 0 Other, please describe: Other, please describe: Other, please describe: VII. GENERAL BUSINESS AND RISK INFORMATION 7.1 Is the Applicant, or any other entity for which coverage is sought, currently sharing office space, sharing employees, sharing client or customer information, or generally commingling operations or services of any kind, with any other business or entity (whether or not it is a related or affiliated entity)? Yes No If yes, please provide an explanation. 7.2 Is the Applicant, any other entity for which coverage is sought, or any related or affiliated entity or predecessor entity. currently involved in any litigation, administrative proceeding, regulatory or governmental investigation or proceeding, or arbitration proceeding? ☐ Yes ■ No If yes, please provide an explanation. 7.3 Is the Applicant a successor to any other business entity? ☐ Yes ■ No If yes, what is the name of the predecessor entity? or business operations? If yes, please provide an explanation. 7.5 Has the Applicant, any other entity for which coverage is sought, or any related or affiliated entity or predecessor entity, ever been (or currently is) the subject of bankruptcy, reorganization, solvency, dissolution or other debtor related proceedings and/or has made assignment for the benefit of creditors? Yes No If yes, please provide an explanation. VIII. CLAIMS/CIRCUMSTANCES Please respond to the following questions to the best of your knowledge and belief, after conducting due diligence and inquiry with any

individuals who may have knowledge or information about the matters described below.

PLEASE PROVIDE FIVE (5) YEARS OF LOSS INFORMATION WHEN SUBMITTING THIS APPLICATION.

8.1	Has any claim, suit, regulatory investigation or proceeding or other proceeding or notice of incident been made against any
	proposed insured or any employee, contractor or staff member of any proposed insured, in the last five (5) years?

.2	Has Applicant received any notices of actual or potential violations, citations, fines, penalties, complaints, or enforcement or
	regulatory actions in any way relating to Applicant's work or operations, in the last five (5) years?

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION

8.3	At the time of signing this application, is Applicant aware of any event, fact, circumstance, situation, demand, act, error or			
	omission which can reasonably be expected to result in a claim, suit, or proceeding being made against any proposed insured?		/es	No
	At the time of signing this application, is Applicant aware of any event, fact, circumstance, situation, demand, act, error or omission which can reasonably be expected to result in a claim, suit, or proceeding being made against any proposed insured			
	for environmental damage, bodily injury or property damage arising from the release of hazardous substances or other			
	pollutants into the environment?	□ Y	/es	No
8.5	Has Applicant or any proposed insured ever paid out more than \$25,000 for any one claim or loss?	□ Y	es/	No

If you responded "Yes" to any of the above questions in this section, please provide full details in an attachment to this Application.

NOTICE: The policy applied for, if issued, will not insure: any claim, suit, regulatory investigation or proceeding or other proceeding or incident disclosed, or which should have been disclosed, in response to the above; or any claim, suit, regulatory investigation or proceeding or other proceeding that arises from any event, fact, circumstance, situation, demand, act, error or omission disclosed, or which should have been disclosed in response to the above.

IX. FRAUD WARNINGS

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties.

(Not applicable in AL, AR, CO, DC, FL, KY, KS, LA, ME, MD, NJ, NM, NY, OH, OK, OR, PA, RI, TN, VA, VT, WA and WV).

APPLICABLE IN AL, AR, DC, LA, MD, NM, RI AND WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD only.

APPLICABLE IN CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN FL AND OK

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)*. *Applies in FL only.

APPLICABLE IN KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

APPLICABLE IN KY, NY, OH AND PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY only.

APPLICABLE IN ME, TN, VA AND WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME only.

APPLICABLE IN NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

APPLICABLE IN OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

APPLICABLE IN VT

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

ENVIRONMENTAL CONTRACTORS AND CONSULTANTS LIABILITY APPLICATION

X. REPRESENTATIONS AND SIGNATURE

By signing this Application, the undersigned represents, on behalf of the Applicant and all proposed insureds, the following:

- a. After conducting due diligence, the statements in the Application and Supplemental Application furnished to the Company are accurate and complete;
- b. Those statements furnished to the Company are representations Applicant makes on behalf of all proposed Insureds;
- c. Those representations are a material inducement to the Company to provide a premium proposal;
- d. If a policy is issued, the Company will have issued this Policy in reliance upon those representations;
- e. If there is any material change in the Applicant's condition or in the Applicant's activities, services, or answers provided in this
 Application that occurs or is discovered between the date this Application is signed and the Effective Date of any policy, if
 issued, Applicant will immediately report such material change to the Company in writing; and
- f. The Company reserves the right, upon receipt of such notice, to change or rescind any proposal previously offered by the

As used above, the term "Company" refers to Capitol Specialty Insurance Corporation.

NOTHING IN THIS APPLICATION SHOULD BE INTERPRETED TO MEAN THAT COVERAGE WILL BE OFFERED TO APPLICANT, OR THAT ANY PERSONS, EVENTS OR OTHER SPECIFICS REFERENCED IN QUESTIONS, OR ANSWERS TO QUESTIONS, WILL BE COVERED UNDER ANY POLICY BOUND OR ISSUED TO APPLICANT.

This Application must be signed by an authorized partner, officer or other	principal of Applicant shown in Question 1.1 of this Application.
Mark J Bernlaun	President
Signature of Authorized Representative of Applicant	Title
Mark J. Birnbaum	04/29/24
Type / Print Name of Authorized Representative	Date
Monday	4-30-24
Producer Signature	Date

RYAN BAIR 810-533-033

amount of the total date 2 years after S

amount of the total as-bid Contract Price. The warranty bond period will extend to a date 2 years after Substantial Completion of the Work. Contractor shall deliver the fully executed warranty bond to Owner prior to or with the final application for payment, and in any event no later than 11 months after Substantial Completion.

2. The warranty bond must be issued by the same surety that issues the performance bond required under Paragraph 6.01.A of the General Conditions.

SC-6.02 Insurance—General Provisions

SC-6.02 Add the following paragraph immediately after Paragraph 6.02.B:

Contractor may obtain worker's compensation insurance from an insurance company
that has not been rated by A.M. Best, provided that such company (a) is domiciled in
the state in which the project is located, (b) is certified or authorized as a worker's
compensation insurance provider by the appropriate state agency, and (c) has been
accepted to provide worker's compensation insurance for similar projects by the state
within the last 12 months.

SC-6.03 Contractor's Insurance

SC-6.03 Supplement Paragraph 6.03 with the following provisions after Paragraph 6.03.C:

D. The Owner's and Contractor's Protective Liability Insurance shall include the following persons or entities as insureds:

a. The City of Clio

b. ROWE Professional Services Company

c. Genesee County Drain Commissioner's Office Division of Water and Waste Services

d. The State of Michigan, Michigan Transportation Commission, Department of Transportation, and governmental bodies performing permit activities under a maintenance contract, and all officers, agents and employees of all the above, for claims arising out of, under, or by reason of operations covered by the permit issued to the permittee.

Workers Compensation and Employer's Liability: Contractor shall purchase and maintain workers' compensation and employer's liability insurance, including, as applicable, United States Longshoreman and Harbor Workers' Compensation Act, Jones Act, stop-gap employer's liability coverage for monopolistic states, and foreign voluntary workers' compensation (from available sources, notwithstanding the jurisdictional requirement of Paragraph 6.02.B of the General Conditions).

Workers' Compensation and Related Policies	Policy limits of not less than:
Workers' Compensation	
State	Statutory
Applicable Federal (e.g., Longshoreman's)	Statutory
Foreign voluntary workers' compensation (employer's responsibility coverage), if applicable	Statutory

Policy limits of not less than:
·
\$500,000
\$500,000
•
\$250,000
•

Combined Single Limit (Bodily Injury and Property Damage) \$1,000,000

C. Umbrella or Excess Liability: Contractor shall purchase and maintain umbrella or excess liability insurance written over the underlying employer's liability, commercial general liability, and automobile liability insurance described in the Paragraphs above. The coverage afforded must be at least as broad as that of each and every one of the underlying policies.

Excess or Umbrella Liability	Policy limits of not less than:		
Each Occurrence	\$1,000,000		
General Aggregate	\$1,000,000		

Using Umbrella or Excess Liability Insurance to Meet CGL and Other Policy Limit Requirements: Contractor may meet the policy limits specified for employer's liability, commercial general liability, and automobile liability through the primary policies alone, or through combinations of the primary insurance policy's policy limits and partial attribution of the policy limits of an umbrella or excess liability policy that is at least as broad in coverage as that of the underlying policy, as specified herein. If such umbrella or excess liability policy was required under this Contract, at a specified minimum policy limit, such umbrella or excess policy must retain a minimum limit of \$1,000,000 after accounting for partial attribution of its limits to underlying policies, as allowed above.

M. Contractor's Pollution Liability Insurance: Contractor shall purchase and maintain a policy covering third-party injury and property damage, including cleanup costs, as a result of pollution conditions arising from Contractor's operations and completed operations. This insurance must be maintained for no less than three years after final completion.

Contractor's Pollution Liability	Policy limits of not less than:
Each Occurrence/Claim	\$2,000,000
General Aggregate	\$4,000,000

N. Contractor's Professional Liability Insurance: If Contractor will provide or furnish professional services under this Contract, through a delegation of professional design services or otherwise, then Contractor shall be responsible for purchasing and maintaining applicable professional liability insurance. This insurance must cover negligent acts, errors, or omissions in the performance of professional design or related services by the insured or others for whom the insured is legally liable. The insurance must be maintained throughout the duration of the Contract and for a minimum of two years after Substantial Completion. The retroactive date on the policy must pre-date the commencement of furnishing services on the Project.

Contractor's Professional Liability	Policy limits of not less than:
Each Claim	\$2,000,000
Annual Aggregate	\$4,000,000

ARTICLE 7-CONTRACTOR'S RESPONSIBILITIES

- SC-7.03 Labor; Working Hours
- SC-7.03 Delete Paragraph 7.03.C in its entirety, and insert the following:
 - B. In the absence of any Laws or Regulations to the contrary, Contractor may perform the Work between 7:00 A.M. and 7:00 P.M. any day other than Sunday or the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve and Christmas Day. Work is not permitted on Sundays or the listed holidays.

ARTICLE 8—OTHER WORK AT THE SITE

No suggested Supplementary Conditions in this Article.

ARTICLE 9 - OWNER'S RESPONSIBILITIES

- SC-9.13 Owner's Site Representative
- SC-9.13 Add the following new paragraph immediately after Paragraph 9.12 of the General Conditions:
 - A. Owner will furnish an "Owner's Site Representative" to represent Owner at the Site and assist Owner in observing the progress and quality of the Work. The Owner's Site Representative is not Engineer's consultant, agent, or employee. Owner's Site Representative will be a City staff personnel determined by the Owner at a later date. The authority and responsibilities of Owner's Site Representative follow: To oversee the project.