

EQUIPMENT RENTAL SUPPLEMENTAL APPLICATION**I. INSTRUCTIONS**

1. Completion of this application neither binds coverage nor guarantees that a quote or policy will be issued.
2. Requested coverage is not automatically provided. Read your quote carefully. The policy, if issued, will determine actual coverage.
3. All questions must be answered. If a question does not apply, write "N/A." If more space is needed, continue a separate sheet, and indicate the question number.
4. Some questions require supporting documentation. Provide all requested documentation with the fully completed application, signed and dated by the owner, partner, or legal officer.
5. If your business operations involve rental of amusement devices, please complete the Richmond National Amusement Device supplemental application instead of this application.

II. APPLICANT INFORMATION

1. Name of entity to be listed as first Named Insured: _____
2. Are any other entities or DBAs to be listed as Named Insured? ☐ Yes ☐ No
 - a. If yes, list: _____
 - b. Do all entities have common ownership with the first Named Insured in whole or majority? ☐ Yes ☐ No
3. Years in operation under current ownership/management: _____
4. Mailing Address: _____
City: _____ State: _____ Zip: _____
5. Premise Address: _____
City: _____ State: _____ Zip: _____
(If you have multiple premise locations, please attach a complete address list.)
6. Name of Contact for Audits and/or Inspections: _____
 - a. Phone Number: _____
 - b. Email Address: _____
7. Website: _____
Please attach a complete, detailed equipment manifest or an operations brochure if a website is not available or does not include this information.
8. Do you currently have liability insurance for your operations? ☐ Yes ☐ No
 - a. If yes and your policy is with Richmond National, what is the policy number? _____
(if your policy is with Richmond National, skip b. through f. below)
 - b. What is the policy expiry date? _____
 - c. If your current policy is on a Claims Made form, what is the Retroactive Date? _____
Please attach a copy of your current policy Declarations Page for Date and Limits confirmation if you want to retain this Retroactive Date.
 - d. Who is the current insurance carrier? _____
 - e. Are they offering renewal? ☐ Yes ☐ No
 - f. Expiring premium: _____

9. Name of your Insurance Agent/Agency: _____

10. Name of your Insurance Broker/Brokerage: _____

III. UNDERWRITING INFORMATION

1. Please complete the following table regarding your projected and historic receipts:

Next Year (projected)	Last Year:	1 Year Prior:	2 Years Prior:	3 Years Prior:

2. Do you rent equipment with operators? ☐ Yes ☐ No

a. If yes, what percentage of rentals are with operator? _____

4. Do you rent scaffolding, ladders, construction elevators, sidewalk protection, or tower cranes, or perform any equipment rental with operators, in the state of New York? (If yes, be advised that we are not a market for these operations in NY. By continuing this application, you acknowledge that these operations will be excluded.) ☐ Yes ☐ No

5. Do you rent any of the following equipment? Check all that apply. Please clarify what percentage of your annual receipts, on average, are of that product:

Rented Without Operator		Rented With Operator/Erection Services	
Product	Percentage of Sales	Product	Percentage of Sales
☐ Tower Cranes, Cranes over 75'		☐ Tower Cranes, Cranes over 75'	
☐ Cranes under 75'		☐ Cranes under 75'	
☐ Bucket Lifts, Scissor Lifts, etc. over 75'		☐ Bucket Lifts, Scissor Lifts, etc. over 75'	
☐ Bucket Lifts, Scissor Lifts, etc. under 75'		☐ Bucket Lifts, Scissor Lifts, etc. under 75'	
☐ Construction Elevators		☐ Construction Elevators	
☐ Earth Moving Equipment		☐ Earth Moving Equipment	
☐ Material Handling Equipment		☐ Material Handling Equipment	
☐ Farm Implements		☐ Farm Implements	
☐ Logging/Lumbering Equipment		☐ Logging/Lumbering Equipment	
☐ Underground, Mining, Oil and Gas Equipment		☐ Underground, Mining, Oil and Gas Equipment	
☐ Aircraft Support Equipment		☐ Aircraft Support Equipment	
☐ Welding Equipment		☐ Welding Equipment	
☐ Other Machinery/Equipment		☐ Other Machinery/Equipment	
☐ Traffic Control, Barricades		☐ Traffic Control, Barricades	
☐ Automobiles, Trucks, Trailers		☐ Automobiles, Trucks, Trailers	
☐ ATVs, UTVs, Golf Carts		☐ ATVs, UTVs, Golf Carts	
☐ Scaffolding, Ladders, Sidewalk Protection		☐ Scaffolding, Ladders, Sidewalk Protection	
☐ Trench Shoring/Stabilization		☐ Trench Shoring/Stabilization	
☐ Tents		☐ Tents	

6. If you are renting equipment with operators, do you perform any of the following work or at any of the following types of job site? Check all that apply:

☐ New Residential Construction	☐ Dam or Levee Construction	☐ Bridge or Highway Construction
☐ Demolition (<i>non-explosive</i>)	☐ Mining or Drilling	☐ Pipeline Construction
☐ Railroad Construction or Maintenance	☐ Underground Tank Installation or Removal	☐ Hillsides or Slopes with a grade in excess of 15 degrees
☐ Snow Plowing	☐ Use of Explosives	☐ Dredging, Waterway Direction
☐ High Rise Building Construction	☐ Retaining Wall Construction	☐ Logging, Forestry
☐ Dock, Pier, Jetty, Pile, or Breakwall Construction	☐ Cassion, Cofferdam Construction	☐ Wildfire Prevention, Mitigation, or Control

7. Are all rentals/leases subject to a written rental/lease agreement? ☐ Yes ☐ No
- a. Does the written agreement contain an indemnification agreement and hold harmless wording in your favor? ☐ Yes ☐ No
- b. Do you collect certificates of insurance from all renters evidencing liability coverage? ☐ Yes ☐ No
8. Do you have a written inspection and maintenance program for all equipment? ☐ Yes ☐ No
- a. If you rent with operators, are all operators required to visually inspect equipment before beginning work each shift? ☐ Yes ☐ No
- b. If you rent without operators, does your rental agreement require renters to visually inspect equipment before beginning work each shift and to immediately notify you of any equipment issues? ☐ Yes ☐ No
9. Do you ever perform maintenance, repair, or other servicing on non-owned equipment? ☐ Yes ☐ No
10. If you are renting equipment with operators, do operators have the authority to stop work at the job site? ☐ Yes ☐ No
- a. Can the operator request that the job site be stopped at any time for safety reasons? ☐ Yes ☐ No
11. Do verbal and written instructions on manufacturer's listed weight limitations and sustained and gust wind speed operation limitations accompany all crane and lift equipment rentals? ☐ Yes ☐ No
- a. Are renters required to acknowledge these limitations in writing? ☐ Yes ☐ No
12. Do you have a Contractor's License? ☐ Yes ☐ No
- a. If yes, please list your license number(s), state(s), and scope of license: _____
- b. Do you utilize this license for any work other than equipment rental with operators? ☐ Yes ☐ No
13. If you are renting welding equipment, do you supply welding gasses? ☐ Yes ☐ No
- a. If welding equipment rental is with operator, do you have written minimum cool-down and fire watch procedures? ☐ Yes ☐ No
14. Do you have any subsidiaries, separate locations, or products/product lines which are insured separately from the operations for which you are seeking coverage in this application, or which you otherwise want excluded from coverage? ☐ Yes ☐ No
- a. If yes, please describe: _____
15. Do you rent or sell any products, or plan to rent or sell any new products, which are not currently shown on your website or equipment manifest? ☐ Yes ☐ No
- a. If yes, please describe: _____
16. Have you ever discontinued rental of a type of equipment for reasons other than low sales? ☐ Yes ☐ No

a. If yes, please describe the equipment and the reason for discontinuation: _____

17. If you are renting with operators or erection services, do you ever subcontract these services? ☐ Yes ☐ No

a. If yes, approximately what percentage of these services are contracted out? _____
b. Are all subcontractors required to provide certificates of insurance evidencing active coverage inclusive of products and general liability and an Additional Insured coverage extension for you (or all entities for whom the subcontractor performs work) prior to the beginning of work? ☐ Yes ☐ No

18. Do you have a written inspection and maintenance program for all equipment? ☐ Yes ☐ No
a. If yes, please attach a copy. If no, what risk management measures do you have in place? _____

b. If you rent with operators, are all operators required to visually inspect equipment before beginning work each shift? ☐ Yes ☐ No

c. If you rent without operators, does your rental agreement require renters to visually inspect equipment before beginning work each shift and to immediately notify you of any equipment issues? ☐ Yes ☐ No

d. Is equipment ever inspected or tested by independent third parties? ☐ Yes ☐ No

e. Do you have a written equipment red tag or replacement life plan? ☐ Yes ☐ No

f. Are equipment repairs and maintenance performed by you/your employees? ☐ Yes ☐ No

g. If no to f., do you require a certificate of insurance from service/repair contractors? ☐ Yes ☐ No

h. How long are inspection, maintenance, and repair logs kept? _____

19. Has your company ever been the target of ransomware, data intrusion, or other cyber attack? ☐ Yes ☐ No

a. Are all employees trained on social engineering and cyber attack prevention? ☐ Yes ☐ No

b. Do you accept payments for products or services through an online portal? ☐ Yes ☐ No

c. Do you have any ATMs or payment terminals on premise which are not within direct eyesight of an employee at all times? ☐ Yes ☐ No

20. Are any of your products or services subject to oversight or special regulation by a federal authority (CPSC, DOT, NHTSA, FAA, EPA, etc.)? ☐ Yes ☐ No

a. If yes, which authority? _____

b. Has this authority ever issued you a citation, warning, notice, failed inspection, or other reprimand? (if yes, please provide copies of all documents) ☐ Yes ☐ No

IV. LOSS EXPERIENCE

1. Please provide Loss Runs with a valuation date no greater than 45 days old for the last five years of your liability coverage. Attach additional details for all open claims and any closed claims with \$20,000 or more incurred.

2. Do you have any liability losses or suits against you which occurred outside of coverage, or were otherwise not included in your provided Loss Runs? If yes, please complete the below table for these suits:

Date and Description of Incident	Date Suit Filed	Suit in litigation?	Amount Demanded	Amount Awarded
		☐ Yes ☐ No		
		☐ Yes ☐ No		
		☐ Yes ☐ No		
		☐ Yes ☐ No		

3. In the last five years, has any insurance carrier canceled or non-renewed your liability coverage? *(This question is not applicable for applicants in the state of Missouri.)* ☐ Yes ☐ No
a. If yes, why? _____
4. Are you or any individual affiliated with your organization aware of any actual or alleged accident, incident, altercation, occurrence, offense, or other circumstance which may reasonably be assumed to possibly result in a suit or demand for damages being filed against you or filed against another party and involving your products or operations? ☐ Yes ☐ No

V. ACKNOWLEDGEMENTS AND SIGNATURE

FRAUD WARNING

General Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For applicants in the following states, districts, and territories, the below notice supersedes the previous paragraph:

Alabama	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.
Alaska	A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
Arizona	For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
Arkansas	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
California	<i>For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.</i>
Colorado	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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
Delaware	Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
District of Columbia:	WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person.

	Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
Florida	Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
Idaho	Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.
Indiana	A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
Kentucky	Application: 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. Claim: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.
Louisiana	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Maine	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 or a denial of insurance benefits.
Maryland	Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who 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.
Minnesota	A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.
New Hampshire	Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.
New Jersey	Claim: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Application: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
New Mexico	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
New York	General: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. Auto: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.
Ohio	Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Oklahoma	WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Pennsylvania	General: 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. Auto: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and the payment of a fine of up to \$15,000.
Rhode Island	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Tennessee	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
Virginia	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
Washington	It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.
West Virginia	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant:

By signing below, I declare that to the best of my knowledge all answers provided herein and any attached or appended documents are true, that no material facts have been withheld or misstated, and that my answers are based on a reasonable inquiry or investigation.

I understand that I have a continuing obligation to notify Richmond National of any material changes in the answers to the questions on this application which may arise prior to the effective date of any policy issued pursuant to this application, and I understand that any outstanding quotations may be modified or withdrawn based upon such changes at Richmond National's sole discretion. I understand that all written statements and materials furnished to Richmond National in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

I understand that completion of this form does not bind coverage, and that I will need to accept Richmond National's quotation prior to binding coverage and policy issuance.

Applicant Signature: _____

Applicant Written Name and Title: _____

Date: _____

Agent/Broker:

1. If coverage is currently in place, does your office currently control this risk? ☐ Yes ☐ No
2. If this application is completed on behalf of an insured, are you personally familiar with the applicant's operations? ☐ Yes ☐ No
(Application will need to be verified and signed by the applicant prior to binding if a quote is offered.)

Agent or Broker Signature: _____

Agent or Broker Written Name and Agency/Brokerage: _____

Date: _____