

Covers damage to customers' property while it is being lifted, rigged, moved, or set — the on-hook exposure that general liability excludes. Complete with the applicant's operations form (Crane & Rigging, Millwright, or similar) and ACORD 125. Attach the equipment schedule, a sample lift plan, and standard customer and crane rental contracts.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Operations (check all):

☐ Crane service (operated)
 ☐ Bare crane rental
 ☐ Rigging contractor
 ☐ Millwright / machinery installation
 ☐ Machinery moving
 ☐ Heavy haul / specialized transport
 ☐ Sign, HVAC, or precast setting
 ☐ Steel erection

PRIMARY CONTACT / TITLE	PHONE	EMAIL

GENERAL LIABILITY CARRIER	ANNUAL REVENUE (\$, ILLUSTRATIVE)

2 LIFTS, PROPERTY HANDLED & COVERAGE REQUESTED

TYPE OF PROPERTY HANDLED	% OF JOBS	HIGHEST VALUE HANDLED (\$)

Types: industrial machinery; transformers and electrical gear; HVAC and rooftop units; medical imaging equipment; precast and steel; signs; vessels and tanks; aircraft or boats; artwork and specialty items.

Volume:

Lifts or moves per year	Critical lifts per year	Largest crane capacity (tons)	Heaviest load (tons)	Cranes owned
Riggers employed				

Coverage basis requested:

☐ Legal liability
 ☐ Direct (regardless of fault)
 ☐ Not sure

LIMIT PER OCCURRENCE (\$)	DEDUCTIBLE (\$)	REQUESTED EFFECTIVE DATE

2-1 Does any contract require a specific riggers liability limit or coverage on a direct basis? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — LIFT PLANNING & RIGGING

A contractor moving a 403,000-pound transformer missed a single bolt; lifting a bushing by crane damaged the core and coil, and a court held the general liability policy's exclusions barred coverage.

3-1 Is a written lift plan prepared for every lift, with a critical-lift plan for lifts over 75% of capacity or over occupied areas? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Are load weights verified from documents or load cells rather than estimated? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are crane operators certified (NCCCO or equal) and riggers and signal persons qualified? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Are slings, shackles, and below-the-hook devices inspected before each use and removed when damaged? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 Are equipment manufacturers' lifting points and procedures followed, with disconnections checked before lifting? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are ground conditions, outrigger mats, and overhead power lines assessed before setup? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are lifts stopped when wind speed exceeds the crane manufacturer's limit? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the applicant perform tandem lifts, lifts over occupied buildings, or lifts near live utilities? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONTRACTS, TRANSPORT & STORAGE

After a crane or rigging mishap, everyone is likely to be sued — the load, the project, and neighboring buildings can all be damaged, and rental contracts decide who pays.

4-1 Does the applicant use written contracts with customers for every job? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Do customer contracts make the applicant responsible for the property regardless of fault? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Does the applicant rent cranes with operators from others, or rent its cranes to others? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Does the applicant transport customers' property over the road between sites? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Is customers' property stored in the applicant's yard or warehouse before or after a move? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the applicant disconnect, disassemble, or reassemble equipment it moves? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are subcontracted riggers or crane companies required to carry their own riggers liability? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PRIOR INSURANCE & LOSS HISTORY

Attach currently-valued loss runs for the last 5 years.

CURRENT RIGGERS LIABILITY CARRIER	CURRENT LIMIT / BASIS	EXPIRATION DATE

5-1 Has any carrier declined, cancelled, or non-renewed riggers or crane coverage in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Has a load been dropped, struck, or damaged during a lift or move in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION (PROPERTY, WHAT HAPPENED)	TOTAL INCURRED (\$, ILLUSTRATIVE)	OPEN / CLOSED

5-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

6 RISK MANAGEMENT & SAFETY

6-1

Are cranes inspected annually by a qualified third party, with records kept?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2

Is there a written rigging and lifting program reviewed in the last year?

☐ Yes ☐ No

IF YES, EXPLAIN

6-3

Is every lift incident or near miss investigated and documented?

☐ Yes ☐ No

IF YES, EXPLAIN

7 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: 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 such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE