



# Business Owners Underwriting Questions

**Coverages and Limits Desired:**

Business Personal Property Limit \_\_\_\_\_ Deductible \_\_\_\_\_  
 General Liability Limit Desired \_\_\_\_\_  
 If Building is to be insured, value of building to be insured \_\_\_\_\_ Deductible \_\_\_\_\_  
 Hired / Non Owned Auto Yes \_\_\_\_\_ No \_\_\_\_\_

Any Additional Coverages Desired or 3<sup>rd</sup> party interests need:

If the number of years the insured has been in business is less than 3, indicate how many years of experience the insured has in this field?

Does the insured have ownership interest in any other business? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes, describe operations of the other business, name, relationship, percentage of ownership and location information (address, city, state, zip).

Do the insured or the insured's employees regularly use their own vehicles during the course of conducting the business? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If yes Please indicate the control measures in place: (select all that apply)  
 \_\_\_\_\_ Employees carry personal auto insurance liability limits of at least 250/500 (\$250,000 per person/\$500,000 per accident) or \$300,000 CSL Combined Single Limit).  
 \_\_\_\_\_ Drivers' MVRs are on file and checked annually by insured  
 \_\_\_\_\_ Age and driving experience considered in allowing use of personal vehicles in the course of the business  
 \_\_\_\_\_ Other  
 \_\_\_\_\_ No control measures in place  
 Describe other control measures in place

Do the insured or insured's employees regularly use hired or rental vehicles in the course of conducting the business? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If "yes", please describe circumstances that make this necessary

**The following questions are location specific and will need to be answered for each location submitted.**

Total Building Square Footage \_\_\_\_\_ Square Footage Occupied by Insured \_\_\_\_\_ Year Building Built \_\_\_\_\_ # of Stories \_\_\_\_\_

Construction type:  
 Frame \_\_\_\_\_ Masonry Non-Combustible \_\_\_\_\_ Masonry Non-combustible & Wind  
 Joisted Masonry \_\_\_\_\_ Fire Resistive \_\_\_\_\_ Resistive  
 Non-Combustible \_\_\_\_\_ Veneer \_\_\_\_\_ Resistive

**Any Claims in the past 5 Years Yes \_\_\_\_\_ No \_\_\_\_\_ (If Yes Please Complete Claims Supplement)**

**If the building is to be insured please answer the following Questions otherwise skip.**

If building coverage is desired, indicate type(s) of occupant(s) in the building and the square footage of each

If building coverage is desired what is the square footage that is vacant

If the building is more than 30 years old indicate the year the wiring was updated. If not updated, explain

If the building is more than 30 years old, indicate the year the heating was updated. If not updated, explain

If the building is more than 30 years old indicate the year the plumbing was updated. If not updated, explain

If the building is more than 30 years old indicate the year the roofing was updated. If not updated, explain

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

L Squared Insurance Agency Llc 81151213  
5075 Cascade Road, Suite E  
Grand Rapids, MI. 49546

Fax: (616) 940-1196

Attention: **Fill in name of contact here**

Re:

### **NON-OWNED AUTOMOBILE SUPPLEMENTAL INFORMATION**

Does the insured have a Commercial Auto policy in force? \_\_\_\_\_

How many of your employees regularly (more than three times a week) use their personal autos as part of their job? \_\_\_\_\_

What is the maximum radius of operation? \_\_\_\_\_

Local (<=50 miles) \_\_\_\_\_

Intermediate (51 to 200 miles) \_\_\_\_\_

Long Distance (>200 miles) \_\_\_\_\_

Select from the following which best describes the use of hired or rental vehicles: \_\_\_\_\_

Limited to the occasional use of rental cars for out of town travel \_\_\_\_\_

Other \_\_\_\_\_

\*If Other is selected, describe hired auto or rental use. \_\_\_\_\_

We would appreciate receiving this information by **(Insert Date)** so that we can promptly process your request.

Sincerely,

**Phone:**

**Fax:**

**E-Mail:**