

Section Name	Field Name	Field and/or Section Description
TITLE ACORD 186 (2011/10)	Contractors Supplement	The title of the form. ACORD 186, Contractors Supplement, is used as a supplement to ACORD 126, Commercial General Liability Section, or ACORD 160, Business Owners Policy Application when applying for commercial insurance for the following contractor classes: * Air Conditioning and Heating * Cabinetmakers * Carpentry * Electrical Wiring * Excavation and Grading of Land or Septic Installation * Insulation * Landscaping * Masonry * Painting * Plumbing * Roofing
IDENTIFICATION	Agency Customer ID	Enter identifier: The customer's identification number assigned by the producer (e.g. agency or brokerage).
IDENTIFICATION	Date	Enter date: The month/day/year on which the form is completed. (MM/DD/YYYY)
IDENTIFICATION	Agency	Enter text: The full name of the producer/agency.
IDENTIFICATION	Policy Number	Enter identifier: The identifier assigned by the insurer to the policy, or submission, being referenced exactly as it appears on the policy, including prefix and suffix symbols. If required for self-insurance, the self-insured license or contract number.
IDENTIFICATION	Effective Date	Enter date: The effective date of the policy. The date that the terms and conditions of the policy commence.
IDENTIFICATION	Carrier	Enter text: The insurer's full legal company name(s) as found in the file copy of the policy. Use the actual name of the company within the group to which the policy has been issued. This is not the insurer's group name or trade name.
IDENTIFICATION	NAIC Code	Enter code: The identification code assigned to the insurer by the NAIC.
IDENTIFICATION	Named Insured(s)	Enter text: The named insured(s) as it/they will appear on the policy declarations page.
IDENTIFICATION	Type of Contractor	Enter text: The contractor class as described in ACORD 126 or ACORD 160.
IDENTIFICATION	Years Experience	Enter number: The contractor's number of years of experience.
IDENTIFICATION	Full Time	Enter number: The number of full time employees.
IDENTIFICATION	Part Time	Enter number: The number of part time employees.
IDENTIFICATION	Contractor's License Number	Enter identifier: The state or local license number for the applicant.

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IDENTIFICATION	Owner	Check the box (if applicable): Indicates the license holder is the owner of the business.
IDENTIFICATION	Officer	Check the box (if applicable): Indicates the license holder is an officer of the business.
IDENTIFICATION	Employee	Check the box (if applicable): Indicates the license holder is an employee of the business.
IDENTIFICATION	Other	Check the box (if applicable): Indicates the license holder has a relationship with the business other than those listed.
IDENTIFICATION	Describe Other	Enter text: The relationship the license holder has with the business.
IDENTIFICATION	% Residential	Enter percentage: The percentage of work that is residential.
IDENTIFICATION	% Commercial	Enter percentage: The percentage of work that is commercial.
IDENTIFICATION	% New Construction	Enter percentage: The percentage of work that is new construction.
IDENTIFICATION	% Remodel	Enter percentage: The percentage of work that is remodeling.
IDENTIFICATION	Gross Receipts	Enter amount: The total annual gross sales or receipts.
IDENTIFICATION	Payroll	Enter amount: The total annual payroll of the business in whole dollars.
IDENTIFICATION	Minimum GL Limits Occurrence	Enter limit: The general liability, each occurrence limit amount. Any questions about appropriate limits or applicable policy coverage(s) should be answered by the issuing insurer(s). As used here, this is the minimum limit.
IDENTIFICATION	Minimum GL Limits Aggregate	Enter limit: The general liability, general aggregate limit amount. Any questions about appropriate limits or applicable policy coverage(s) should be answered by the issuing insurer(s). As used here, this is the minimum limit.
IDENTIFICATION	Total Cost of Subcontracted Work Past Year	Enter amount: The total cost of subcontracted work for the past 12 months.
IDENTIFICATION	Explosive Environments	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Explosive Environments (Paints, Solvents, etc.)?"
IDENTIFICATION	Installation of Emergency Back-up Equipment	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Installation of Emergency Back-up Equipment?"
IDENTIFICATION	Airport Construction or Repair	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Airport Construction or Repair?"
IDENTIFICATION	Dam, Bridge, or River Related Construction	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Dam, Bridge or River Related Construction?"
IDENTIFICATION	Petrochemical Plants	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Petrochemical Plants?"

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IDENTIFICATION	Fire Alarm or Automatic Sprinkler Design, Install or Repair	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Fire Alarm or Automatic Sprinkler Design, Install Repair?".
IDENTIFICATION	Burglar Alarm Design, Install or Repair.	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Burglar Alarm Design, Install or Repair?".
IDENTIFICATION	High Voltage (over 480 volts) Or High Amperage	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around High Voltage (over 480 volts) or High Amperage?".
IDENTIFICATION	Major Electrical Control Panels	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Major Electrical Control Panels?".
IDENTIFICATION	Nuclear Plants	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Nuclear Power Plants?".
IDENTIFICATION	Hospitals	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Hospitals?".
IDENTIFICATION	Power Plants	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Power Plants?".
IDENTIFICATION	Traffic Signal Works	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Traffic Signals?".
IDENTIFICATION	Oil or Gas Refiners	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Oil or Gas Refineries?".
IDENTIFICATION	Power Lines	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Power Lines?".
GENERAL INFORMATION	Swimming Pools	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Swimming Pools?".
GENERAL INFORMATION	Hot or Live Wires	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Hot or Live Wires?".
GENERAL INFORMATION	Land Fill	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Land Fills?".
GENERAL INFORMATION	Hazardous Material Abatement	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in or around Hazardous Material Abatement?".
GENERAL INFORMATION	Other Exposure Description	Enter text: The description of the exposure.
GENERAL INFORMATION	Other Exposure	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any other types of exposures?".
GENERAL INFORMATION	Does applicant draw plans, designs, or specification for others?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Does applicant draw plans, designs or specifications for others?".

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GENERAL INFORMATION	Do any operations include blasting or utilize or store explosive material?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Do any operations include blasting or utilize, or store explosive material?".
GENERAL INFORMATION	Do any operations include excavation, tunneling, underground work or earth moving?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Does any operation involve excavation, tunneling, underground work or earth moving?".
GENERAL INFORMATION	Is there a formal, written safety and security policy in effect?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Is there a formal, written safety and security policy in effect?".
GENERAL INFORMATION	Any demolition or wrecking work?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any demolition or wrecking work?".
GENERAL INFORMATION	Any use of cranes?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any use of cranes?".
GENERAL INFORMATION	Do your subcontractors carry coverages or limits less than yours?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Do subcontractors carry coverages or limits less than applicant?".
GENERAL INFORMATION	Are subcontractors allowed to work without providing you with a certificate of insurance?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Are subcontractors allowed to work without providing you with a certificate of insurance?".
GENERAL INFORMATION	Does applicant lease equipment to others with or without operators?	Enter Y for a "Yes" response. Input N for "No" response. The response to the question, "Does applicant lease equipment to others with or without operators?".
GENERAL INFORMATION	Any boats, docks, floats owned or leased?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any boats, docks, floats owned or leased?".
SPECIFIC CONTRACTOR INFORMATION	Any advertising signs away from premises?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any advertising signs away from premises?".
SPECIFIC CONTRACTOR INFORMATION	Does an employee of the applicant have direct oversight of each jobsite in progress?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Does an employee of the applicant have direct oversight of each jobsite in progress?".
SPECIFIC CONTRACTOR INFORMATION	Radius of operations	Enter number: The radius of operations for an employee having direct oversight of job sites in progress.
SPECIFIC CONTRACTOR INFORMATION	Do you lease employees to or from other employees?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you lease employees to or from other employees?".
SPECIFIC CONTRACTOR INFORMATION	Any operation or owned, leased or rented property not covered by this policy?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any operation or owned, leased or rented property not covered by this policy?".

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SPECIFIC CONTRACTOR INFORMATION	Any product manufactured or sold under the applicant's name?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any product manufactured or sold under the applicant's name?".
SPECIFIC CONTRACTOR INFORMATION	Any boiler work done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any boiler work done?".
SPECIFIC CONTRACTOR INFORMATION	Any asbestos removal done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any asbestos removal done?".
SPECIFIC CONTRACTOR INFORMATION	Is dust collection system present?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is dust collection system present?".
SPECIFIC CONTRACTOR INFORMATION	Does spray booth meet NFPA standards?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Does spray booth meet NFPA standards?".
SPECIFIC CONTRACTOR INFORMATION	Any roofing done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any roofing done?".
SPECIFIC CONTRACTOR INFORMATION	What percentage?	Enter percentage: The percentage of work that is roofing work.
SPECIFIC CONTRACTOR INFORMATION	Any shop work done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any shop work done?".
SPECIFIC CONTRACTOR INFORMATION	Any renovation work done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any renovation work done?".
SPECIFIC CONTRACTOR INFORMATION	What percentage?	Enter percentage: The percentage of work that is renovation work.
SPECIFIC CONTRACTOR INFORMATION	Any gutting of interior load bearing walls?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any gutting of interior load bearing walls?".
SPECIFIC CONTRACTOR INFORMATION	Any underground cable work?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any underground cable work?".
SPECIFIC CONTRACTOR INFORMATION	Maximum Depth of excavation & grading of land & septic installation	Enter number: The maximum depth of excavation & grading of land & septic installation
SPECIFIC CONTRACTOR INFORMATION	Water Lines	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is there any excavation of water lines?".
SPECIFIC CONTRACTOR INFORMATION	Sewer	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is there any excavation of sewers?".
SPECIFIC CONTRACTOR INFORMATION	Septic	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is there any excavation or installation of septic systems?".
SPECIFIC CONTRACTOR INFORMATION	Basements	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is there any excavation of basements?".

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SPECIFIC CONTRACTOR INFORMATION	Other Type of Excavation Description	Enter text: The description of the type of excavation work being done.
SPECIFIC CONTRACTOR INFORMATION	Other Type of Excavation.	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Other Type of Excavation?".
SPECIFIC CONTRACTOR INFORMATION	Any work done in streets or roads?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done in streets or roads?".
SPECIFIC CONTRACTOR INFORMATION	Are excavations marked and guarded at end of day?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are excavations marked and guarded at end of day?".
SPECIFIC CONTRACTOR INFORMATION	Are utilities staked before the start of every dig?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are utilities staked before the start of every dig?".
SPECIFIC CONTRACTOR INFORMATION	If telephone inquiries are made, is a log maintained showing date, time, person spoken to, plot # and map # referred to?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "If telephone inquiries are made, is a log maintained showing date, time, person spoken to, plot # and map # referred to?".
SPECIFIC CONTRACTOR INFORMATION	Any snowplowing?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any snowplowing done?".
SPECIFIC CONTRACTOR INFORMATION	Is shoring work done in accordance with standards?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is shoring work done in accordance with standards?".
SPECIFIC CONTRACTOR INFORMATION	Any removal? (Insulation)	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any insulation removal?".
SPECIFIC CONTRACTOR INFORMATION	Any encapsulation or removal of asbestos?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any encapsulation or removal of asbestos?".
SPECIFIC CONTRACTOR INFORMATION	Has applicant applied or installed any exterior insulation or finishing, or any exterior insulation finishing systems (EIFS) related product or materials in the past?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Has applicant applied or installed any exterior insulation or finishing, or any exterior insulation finishing systems (EIFS) related product or materials in the past?".
SPECIFIC CONTRACTOR INFORMATION	Have you been involved with the application or installation of material that is directly in contact with EIFS, such as windows, doors, paint caulk or flashing materials?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Have you been involved with the application or installation of material that is directly in contact with EIFS, such as windows, doors, paint caulk or flashing materials?".

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SPECIFIC CONTRACTOR INFORMATION	If you are a general contractor or subcontractor using subcontractors, have you managed projects or operations using EIFS or EIFS related products as the exterior finish?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "If you are a general contractor or subcontractor using subcontractors, have you managed projects or operations using EIFS or EIFS related products as the exterior finish?".
SPECIFIC CONTRACTOR INFORMATION	Have you had any EIFS related losses?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Have you had any EIFS related losses?".
SPECIFIC CONTRACTOR INFORMATION	Any grading of land or excavation work done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any grading of land or excavation work done?".
SPECIFIC CONTRACTOR INFORMATION	What percentage?	Enter percentage: The percentage of work done that is grading of land or excavation.
SPECIFIC CONTRACTOR INFORMATION	Any spraying of bushes, lawns, etc with pesticides, herbicides, or fertilizers?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any spraying of bushes, lawns, etc with pesticides, herbicides, or fertilizers?".
SPECIFIC CONTRACTOR INFORMATION	Any tree trimming work done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any tree trimming work done?".
SPECIFIC CONTRACTOR INFORMATION	What percentage?	Enter percentage: The percentage of work done that is tree trimming.
SPECIFIC CONTRACTOR INFORMATION	Any work done during "off season" months?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done during "off season" months?".
SPECIFIC CONTRACTOR INFORMATION	Any snowplowing done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any snowplowing done?".
SPECIFIC CONTRACTOR INFORMATION	What percentage?	Enter percentage: The percentage of work done that is snow plowing.
SPECIFIC CONTRACTOR INFORMATION	Do you excavate also?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Do you excavate also?".
SPECIFIC CONTRACTOR INFORMATION	Any retaining walls built?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any retaining walls built?".
SPECIFIC CONTRACTOR INFORMATION	Any mix-in-transit?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any mix-in-transit?".
SPECIFIC CONTRACTOR INFORMATION	Any work involving load-bearing walls?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work involving load-bearing walls?".
SPECIFIC CONTRACTOR INFORMATION	Any basement work?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any basement work?".

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IDENTIFICATION	Agency Customer ID	Enter identifier: The customer's identification number assigned by the producer (e.g. agency or brokerage).
SPECIFIC CONTRACTOR INFORMATION (continued)	Painting Inside Percentage	Enter percentage: The percentage of painting work that is inside.
SPECIFIC CONTRACTOR INFORMATION (continued)	Painting Outside Percentage	Enter percentage: The percentage of painting work that is outside.
SPECIFIC CONTRACTOR INFORMATION (continued)	Any work done above 2 stories?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work done above 2 stories?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any scaffolding used?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any scaffolding used?".
SPECIFIC CONTRACTOR INFORMATION (continued)	To what height?	Enter number: The height of scaffolding used.
SPECIFIC CONTRACTOR INFORMATION (continued)	Any painting of tanks, water or gas?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any painting of tanks, water or gas?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any painting of bridges or towers?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any painting of bridges or towers?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any exterior spray painting?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any exterior spray painting?".
SPECIFIC CONTRACTOR INFORMATION (continued)	What percentage?	Enter percentage: The percentage of painting work that is exterior spray painting.
SPECIFIC CONTRACTOR INFORMATION (continued)	Any airless spray guns used?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any airless spray guns used?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any epoxies used?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any epoxies used?".

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SPECIFIC CONTRACTOR INFORMATION (continued)	Any lead paint removal done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any lead paint removal done?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any installation of high pressure systems, caustics, flammables, gases or chemicals?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any installation of high pressure systems, caustics, flammables, gases or chemicals?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any refrigeration systems installed?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any refrigeration systems installed?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any mechanical contracting operations?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any mechanical contracting operations?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Are proper written procedures in place with respect to "sweating" of pipes?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are proper written procedures in place with respect to "sweating" of pipes?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any septic tank installation?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any septic tank installation?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any asbestos removal done?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any asbestos removal done?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Any work above two stories?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Any work above two stories?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Commercial %	Enter percentage: The percentage of roofing work that is done commercial buildings.
SPECIFIC CONTRACTOR INFORMATION (continued)	Residential %	Enter percentage: The percentage of roofing work that is done on residential buildings.
SPECIFIC CONTRACTOR INFORMATION (continued)	Is hot tar used?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Is hot tar used?".

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SPECIFIC CONTRACTOR INFORMATION (continued)	Are written procedures in place to assure that an opening in the roof will never left unattended and will be properly covered an anchored before leaving the jobsite?	Enter Y for a "Yes" response. Input N for "No" response. Indicates the response to the question, "Are written procedures in place to assure that an opening in the roof will never left unattended and will be properly covered an anchored before leaving the jobsite?".
SPECIFIC CONTRACTOR INFORMATION (continued)	Remarks	Enter text: The contractors underwriting general remarks. Enter any additional information required for underwriting or rating. ACORD 101, Additional Remarks Schedule, may be attached if more space is required.
Edition	Date	The edition identifier of the form including the form number and edition (the date is typically formatted YYYY/MM).