



# APPLICATION



Send all submissions in to  
[Nicole\\_Weech@JEBrown.net](mailto:Nicole_Weech@JEBrown.net)

## Producer Details

Producer Name:  Producer Code:

Agency Name:

Address:

Phone:  Email:

## Applicant Details

Name Insured:  DBA:

Mailing Address:

Entity Type:  Primary Contact:

Phone:  Email:  Website:

## Ownership

**Primary Owner/Managing Partner (\*If interested in running Insurance Score, provide home address):**

First Name:  Last Name:  Percentage Owned:

Address \*:

### Owner 2

First Name:  Last Name:  Percentage Owned:

Address \*:

### Owner 3

First Name:  Last Name:  Percentage Owned:

Address \*:

### Owner 4

First Name:  Last Name:  Percentage Owned:

Address \*:

## Operations

1) How many years has applicant operated this entity?

If <3 years, provide prior relevant experience (employer, duration and scope of work):

2) Does applicant have other current or prior business(es) or another occupation?

Please describe:

3) Describe planned work in detail, including projects underway:

4) Do any prior operations differ substantially in nature from the planned operations?

Describe:

5) List three largest jobs in the past 5 years with approximate completion date and include **detailed scope of work**:

	Total Cost of Job
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

6) All Contractor's License or Registration Numbers:

7) Operated or have plans to operate in another state?

Describe:

8) Number of employees (non-owner) active in the field: Part-time:  Full-time:

9)	Gross Receipts	Employee Payroll *	Subcontractor Cost **	Temporary Labor Cost ***
2 Terms Prior:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Prior Term:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Term:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Projected Term:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\* Do not include owner or clerical payroll. WA only: cap individual employee at \$600/week max.

\*\* Subcontractor Costs include all labor and materials incorporated by the sub.

\*\*\* Temporary Labor Costs include leased, borrowed, contract and casual labor.

10) Any policy or coverage declined, cancelled or non-renewed or has applicant operated without insurance?

Describe:

11)	Prior Insurance Carrier Name	Inception Date	Expiration Date	Premium
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

12) Own vacant lots, acreage or unsold homes?

Address(es):

**Underwriting**

**Has applicant's work ever included or plan to include:**

	Y/N
1) Leased or loaned employees or equipment to/from others?	<input type="text"/>
2) Use of unskilled/volunteer labor or perform volunteer construction work?	<input type="text"/>
3) Work at airports, hospitals/surgical centers, cannabis facilities, sports fields or public work project	<input type="text"/>
4) New condominiums, hotels/motels, apartments, assisted living, dorms, planned developments, tract homes or similar projects?	<input type="text"/>
5) Repair of a construction defect?	<input type="text"/>
6) Snow/Ice removal?	<input type="text"/>
7) Work above 3 stories?	<input type="text"/>
8) OCIP/CCIP/Wrap projects?	<input type="text"/>
9) Any booms, cranes, lifts, scaffolding or stage?	<input type="text"/>
10) Storefront or showroom open to the general public?	<input type="text"/>

If "Yes" for any of the above, please explain:

I have read 1-10 and confirm all of the responses are "No":

11) Indicate percentage of work on:

Single Family Homes:	<input type="text"/>	%	Tract Work (5+ Homes at one location)	<input type="text"/>	%	
Residential/Commercial Mixed Use Building:	<input type="text"/>	%	Condos:	<input type="text"/>	%	
Industrial:	<input type="text"/>	%	Commercial:	<input type="text"/>	%	
Hotels/Motels/Apartments/Assisted Living/Dormitories	<input type="text"/>	%	Public Entity:	<input type="text"/>	%	
Other (describe):	<input type="text"/>				<input type="text"/>	%

### Claims

	Y/N
1) Does applicant know of any pre-existing act, omission, event, condition, damages, or construction defect any person or property that may give rise to any claim or legal action?	<input type="text"/>
2) Any claims, legal actions, arbitrations, mediations, administrative proceedings, license revocations, or disputes of any kind against any person or entity that will be involved as an owner, operator or employee?	<input type="text"/>
If "Yes", please provide cumulative losses in the last three years and upload loss runs to the Docs tab.	\$ <input type="text"/> # <input type="text"/>

### Subcontract Exposure

1) Percentage of subcontracted work projected for the coming policy term:  %

2) Check the trades subcontracted:

Plumbing:	<input type="checkbox"/>	Electrical:	<input type="checkbox"/>	Roofing:	<input type="checkbox"/>	Masonry:	<input type="checkbox"/>
Framing:	<input type="checkbox"/>	Foundation:	<input type="checkbox"/>	Tile/Stone/Marble:	<input type="checkbox"/>	Siding/Windows:	<input type="checkbox"/>
Landscape:	<input type="checkbox"/>	Drywall/Wallboard:	<input type="checkbox"/>	Excavating/Grading:	<input type="checkbox"/>	Painting :	<input type="checkbox"/>

Other:

3) What limit of insurance is required of subcontractors?

#### Does applicant:

	Y/N
4) Always obtain certificates of insurance from all subcontractors for each job prior to the start of work?	<input type="text"/>
5) Use a standard sub-agreement for every subcontracted job including a hold-harmless/indemnification provision and additional insured clause in applicant's favor?	<input type="text"/>
a. Number of years using this current agreement?	<input type="text"/> Years
b.. Number of years signed subcontract agreements, certificates of insurance, and additional insured endorsements received from the applicant's subcontractors are retained?	<input type="text"/> Years

### General Contractors/ Prefab Building Erection

1) Percentage of the workday the applicant or foreman is at the jobsite?  %

2) In the last 5 years, has the owner/applicant been fired or replaced on a job in progress?

#### Does applicant:

	Y/N
3) Perform any of the following on a <b>stand-alone</b> basis or as a <b>subcontractor</b> : windows, siding, sunroom kits, foundation work, framing, roofing, earthquake retrofitting, or land development?	<input type="text"/>
4) Have a jobsite safety program for employees, subcontractors and visitors?	<input type="text"/>
5) Hire and pay for all labor/subs and materials?	<input type="text"/>
6) Currently have a home in process that has not received a certificate of occupancy?	<input type="text"/>

#### Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
7) Moving, raising, or blasting?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 8) Mobile home or modular home set-up?
- 9) Work on slopes greater than 20 degrees or landfills?
- 10) Construction or repair of log homes?
- 11) Underground tank removal or installation?
- 12) Remediation due to water or mold damage or act as a first responder?
- 13) Use of barricades, flagging or traffic control?
- 14) Install insulated concrete forms (ICF) or structural insulated panels (SIP)?
- 15) Build decks or balconies over living areas or attached to multi-unit structures?

I have read 7-15 above and confirm all of the responses are "No":

- 16) How many new homes does applicant plan to build/bid in the policy term? #
- 17) How many homes has the applicant built in the past: 0-5 Years #  6-10 Years #
- 18) Maximum # of homes built in a single project, tract, development or subdivision: Past #  Planned #
- 19) Maximum construction cost of any build (exclude cost of land): Past \$  Planned \$

**New Home Builders**

- 1) What percent of homes are custom (not spec)?  %
- 2) Is a warranty offered? 
  - a. What kind?
  - b. Is it filed with the CC&Rs?
- Does applicant:** Y/N
- 3) On infill lots?
- 4) Any structures not permanently attached to a foundation?
- 5) Projects involved in a Tour of Homes or similar events?
- 6) Commercial buildings?

I have read 3-6 and confirm all of the responses are "No":

**Carpentry Interior/ Carpentry- Shop Only**

1) Please describe applicant's products:

**Will applicant perform or subcontract any of the following:**

- |   | Y/N                  | %                    | You                      | Subs                     |
|---|----------------------|----------------------|--------------------------|--------------------------|
| 2) Structural framing, siding, exterior carpentry, or work other than trim, moldings, cabinets or interior doors? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Non-prefinished wood floor installation or refinishing?  | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) % of work installed?   |                      |                      |                          | <input type="text"/> %   |

**Carpet, Rug, Furniture & Upholstery Cleaning**

**Will applicant perform or subcontract any of the following:**

- |   | Y/N                  | %                    | You                      | Subs                     |
|---|----------------------|----------------------|--------------------------|--------------------------|
| 1) Repair or remediation work due to water/mold damage or biohazard clean-up? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**Ceiling or Wall Installation- Metal**

**Will applicant perform or subcontract any of the following:**

- |                  | Y/N                  | %                    | You                      | Subs                     |
|------------------|----------------------|----------------------|--------------------------|--------------------------|
| 1) Drywall work? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Chimney Cleaning

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
1) Installation or repair of wood stoves or fireplace inserts?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Communication Cabling

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
1) Computer, phone or network set up?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Alarm, security, or surveillance system installation or service?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Penetrate the exterior of a building or perform any trenching?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Concrete/Masonry Contractors

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
1) Construction of earth bearing retaining walls over 4 feet?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Foundation work for other than garages, sheds or outbuildings?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Veneer, facade, EIFS or stucco work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Stand-alone structural rebar, concrete coring or cutting?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Work on public streets or roads?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
6) Concrete tilt-up construction?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
7) Concrete floor preparation including acid etching for decorative concrete?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have read all the above and confirm all of the responses are "No":

### Debris Removal Contractors

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
1) Demolition?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Hazardous material clean-up?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Debris removal from other than construction sites?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Drywall

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
1) EIFS or stucco work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Electrical Contractors/Electrical Apparatus

Will applicant perform or subcontract any of the following:

	Y/N	%	You	Subs
2) Burglar, fire alarm, emergency lighting or security system installation, service or repair (other than wiring only)?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Machinery installation, service or repair?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Exterior trenching or conduit work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Computer, phone or network setup?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Industrial or high voltage work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
6) Exterior electrical work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have read all the above and confirm all of the responses are "No":

### Fence Erection Contractors

Will applicant perform or subcontract any of the following:

Y/N	%	You	Subs
-----	---	-----	------

- |   |                      |                      |                          |                          |
|---|----------------------|----------------------|--------------------------|--------------------------|
| 1) Build decks or balconies over living areas or attached to multi-unit structures?           | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Any security fencing/gates, electrification, swimming pool or attractive nuisance fencing? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Floor Covering Installation

- |   |                      |                      |                          |                          |
|---|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b>  | Y/N                  | %                    | You                      | Subs                     |
| 1) Non-prefinished wood floor installation, repair, or refinishing? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Tile installation?   | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Hydronic heating installation?                                   | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Furniture or Fixtures Installation in Offices or Stores/ Office Machine or Appliances, Installation, Inspection, Adjustment or Repair

- |   |                      |                      |                          |                          |
|---|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b>  | Y/N                  | %                    | You                      | Subs                     |
| 1) Computer, phone, alarm or network set-up?  | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Appliance/machine rental or water delivery?  | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Equipment installation, service or repair of: medical, industrial, scientific, manufacturing, machinery or water softening/filtration systems? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Garage Door Installation, Service or Repair

- |  |                      |                      |                          |                          |
|--|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b> | Y/N                  | %                    | You                      | Subs                     |
| 1) Any security or fire door installation?                         | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Any retail installations?                                       | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### House Furnishings Installation/Household Appliance and Accessories- Installation, Service or Repair

- |  |                      |                      |                          |                          |
|--|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b>   | Y/N                  | %                    | You                      | Subs                     |
| 1) Installation, service or repair of: solar, satellite equipment, wood stoves/fireplace inserts, or water softening/filtration systems? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### HVAC/Commercial Plumbing Contractors

- |   |                      |                      |                          |                          |
|---|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b>  | Y/N                  | %                    | You                      | Subs                     |
| 1) Work on boilers, propane tanks or refrigeration?   | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Installation, service or repair of fire suppression/sprinkler systems, industrial process piping, industrial machinery or restaurant hood and vents? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Cleanroom, server room, laboratories, or geothermal work?  | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

I have read all the above and confirm all of the responses are "No"

### Insulation Installation Contractors

- |  |                      |                      |                          |                          |
|--|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b> | Y/N                  | %                    | You                      | Subs                     |
| 1) Perform any blown-in insulation services?                       | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Janitorial

- |  |                      |                      |                          |                          |
|--|----------------------|----------------------|--------------------------|--------------------------|
| <b>Will applicant perform or subcontract any of the following:</b>   | Y/N                  | %                    | You                      | Subs                     |
| 1) Floor waxing?   | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Emergency clean-up, water/mold remediation, or biohazard cleanup? | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Work in retail or restaurants?                                    | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> |

### Landscaping Contractors

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Construction of earth bearing retaining walls over 4 feet?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Tree trimming above 12 feet?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Sprinkler installation or water features?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Excavation or grading more than 2 feet deep?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Hardscape or structural work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have read all the above and confirm all of the responses are "No":

**Metal Erection - Decorative or Artistic**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Fabrication, repair, or installation of: staircases, fire escapes, bridges, guard rails or storage tanks?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Welding or repair work on automobile frames, trailer hitches, agricultural machinery, aircraft or marine parts or similar?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Work with security gates, doors, or security bars?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Attach objects to the exterior of buildings?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Fabricate chairs, benches, or sculptures taller than 6 feet?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have read all the above and confirm all of the responses are "No":

**Painting Contractors**

1) What is the percentage of interior vs. exterior painting: Int.  % Ext.  %

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
2) Roof coating or waterproofing?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Work on industrial equipment, vehicles or boats?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Gutter cleaning or pressure washing other than in preparation for a painting job?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Preparation work with acid etching or any sandblasting?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

I have read 2-5 above and confirm all of the responses are "No"

**Parking Lot Sweeping**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Public road work, flagging or traffic control?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Resurfacing or striping?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Septic Tank Installation, Service, Repair or Cleaning**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Installation or removal of petroleum tanks?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Public sewer or water system work?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Stand-alone grading or excavation?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Sign Erection, Installation or Repair/ Sign Painting or Lettering**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Sign manufacturing?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Signs or billboards over or adjacent to public road ways?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Tile, Stone, Marble or Mosaic Installation**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Exterior masonry or stone attached to buildings (vener or facade work)?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Hydronic floor heating?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Non-prefinished wood floor installation or refinishing?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Window Cleaning**

**Will applicant perform or subcontract any of the following:**

	Y/N	%	You	Subs
1) Solar panel cleaning, gutter cleaning or pressure washing?	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Inland Marine - General**

1) Have you had any BPP or Inland Marine losses in the last 3 years?

If yes, please describe:

**Inland Marine Coverage A - Business Personal Property**

1) Are all oil/solvent used rags/brushes stored in an appropriate metal container with a tight fitting lid?

2) Is the property protected by a sprinkler system, dust collection system, burglar and/or fire alarms, fencing or other protective devices?

If yes please describe:

3) Is the location occupied by multiple occupancies?

If so, who are the other occupants and what is their operation?

**Inland Marine Coverage B - Contractors Installation**

1) Are jobsites secured when contractor leaves the worksite?

**Inland Marine Coverage C - Contractors Tools and Equipment**

1) Are tools and equipment at all jobsites, vehicles, and storage facilities secured?

2) Are all employees (including temporary) trained to handle the equipment they operate and are they supervised?

3) Are records kept of all tools and equipment including serial numbers?

4) Is equipment operational, in good condition and maintained?

**Inland Marine Coverage D - Computer Coverage**

1) Are computers assigned to individuals who are responsible for protecting them against theft and breakage?

2) Is the system backed up regularly?

If you selected "No" on any of the above (Coverage B, C or D), please explain in detail?