

PROVINCIAL INSURANCE CONSTRUCTION PROGRAM

UNDERWRITING QUESTIONNAIRE FOR HEALTH PROJECTS BETWEEN \$5 AND \$75 MILLION



- ✓ Complete this questionnaire for projects over \$5 Million.
- ✓ All fields must be completed – enter N/A in areas not applicable to your construction project.

SUBMIT THE COMPLETED QUESTIONNAIRE BY EMAIL TO:

HCPP@gov.bc.ca

For optimal functionality use Adobe Acrobat to view and complete this application. Hover over blue boxes for tips on how to complete the field.

FOR INVOICING:

Project name:

Project reference number:

Who should the invoice be directed to:

To what address should the invoice be mailed:

Phone # and email for invoicing purposes:

IDENTIFY THE TYPE OF CONSTRUCTION:

PROJECT:

Project Owner / Applicant:

Briefly describe the project:

PROJECT SITE:

Address where construction will take place:

Legal Description (if available):

FULL LEGAL NAME AND ADDRESS OF THE FOLLOWING:

Project Manager:

General Contractor:

Architect:

Land Owner or Building Owner (if not Project Owner):

IS THERE A MORTGAGEE ON THE PROPERTY THAT HAS REQUESTED LOSS PAYABLE STATUS? IF YES, PROVIDE NAME & ADDRESS:

1st Mortgagee:

2nd Mortgagee:

PROJECT DURATION (use drop down calender to select date):

Proposed Starting Date:
(dd/mmm/yyyy)

Estimated Completion Date:
(dd/mmm/yyyy)

SUPPLEMENTARY DOCUMENTS:

Please Submit Required Supplementary Documentation with Application

Site Plan (required)

Attached

Project Schedule (required)

Attached

Soil Report (for new construction)

Attached

Contractor 5-yr Loss History (required)
See: History - General Contractor (Part B) on page 5

Attached

SUMMARY OF INSURABLE COSTS:

These values will be auto calculated and will autopopulate based on the information entered on page 6 (Insurable Costs Worksheet).

a) Hard Costs:

\$ _____

Total Estimated Insurable Project
Costs (sum of a, b, c)

\$

b) Soft Costs:

\$ _____

*Note: this is not the total project budget, but rather the total insurable
costs calculated on page 6 using the Insurable Costs Worksheet.*

c) Additional Hard Costs:

\$ _____

CONSTRUCTION INFORMATION:

How many buildings are under construction?

What is the distance (in meters) between the buildings under construction (if applicable)?

Is the project attached to an existing structure?

Is the project within an existing complex (e.g., within a hospital campus, university campus, plant, shopping mall)?

How many storeys tall is the building (provide info for existing or new building?)

How many levels are below grade or will be below grade?

DESCRIBE THE MATERIALS USED IN THE CONSTRUCTION OF THE FOLLOWING (CONSIDER THE BUILDING NOT JUST THE PROJECT WORK):

Exterior walls:

Floors:

Foundation:

Roof:

Does wood framing or mass timber make up part of the building construction?

Are there any unusual design features (e.g., exposed timber beams, atriums, glass ceilings, cultural features, permanently installed art, etc.):

ROOFING:

Does the project involve roofing work?

What is the estimated value (\$) of the roofing work?

Will there be "hot" roofing* work?

For hot roofing operations - the PCIP WUL provides liability coverage in excess of the Roofing Contractor's required \$2MM minimum CGL*FOR RENOVATION AND ADDITION PROJECTS:**

Who is responsible for insuring the existing building?

What year was the original structure built?

Is the renovation in a heritage building?
Will the existing building be in the care and custody of the contractor?
Will the existing building be occupied during the renovation?
If yes, please describe operations in the existing building:

OCCUPANCY:
What is the intended occupancy of the project when complete?
Do you intend to occupy any part of the project during construction?
If yes, please explain what part of the project you intend to occupy during construction, why and what precautions will be taken:
*If you determine later, it is necessary to take occupancy while completing remaining work – advise your HCPP consultant immediately.

FIRE PROTECTION:			
No. of operating fire hydrants:		Distance to fire hydrants:	
		Distance to fire hall:	
Is Fire Hall operated by a Volunteer Fire Department?		Name of Fire Department/Hall:	
***If NEW CONSTRUCTION, confirm all fire hydrants will be pressurized prior to framing?			

DISTANCE BETWEEN CONSTRUCTION PROJECT AND SURROUNDING EXPOSURES (please note this is required information):			
Provide the distance from project to other surrounding buildings (meters):		Provide the distance from project to the surrounding roads (meters):	
North:	East:	North:	East:
South:	West:	South:	West:

What TYPE OF AREA surrounds the project:

WATCHMAN & SITE FENCE:			
Describe site security details at project site:			
Is the project site fenced <u>and</u> access controlled?		Will the project site be hoarded on all sides?	
Wood Frame or Modular construction project over \$10 million: Video Surveillance/Watchman Warranty Applies (see policy for details).			

OFFSITE STORAGE:
What is the maximum value of property temporarily stored away from the project site?
Unless otherwise agreed, off-site storage coverage is subject to a \$2.5 million sublimit for all property stored away from the project site.

TRANSIT EXPOSURE:
Maximum value of property in transit at any one time <u>within</u> the territorial limit*?
Are materials being transported from outside of Canada or the USA**
Unless otherwise agreed, transit coverage is subject to a sub-limit of \$2.5 million per occurrence/aggregate for all property in transit at any one time. *Territorial limit - Property is covered in transit within/between any place in Canada or Continental USA or in transit in coastal or inland waterways. **PCIP does not cover property in transit outside of the territorial limits, you will need to procure this type of coverage on your own.

BLASTING:

Does the project include blasting?

If yes, what is the estimated cost of the blasting?

Has a pre-blasting survey been conducted?

Have seismographic readings been conducted?

EXCAVATING:

Does the project include excavating?

If yes, what is the estimated cost of the excavation?

What material types will be excavated?

Is water table above bottom of excavation?

Describe size and depth of area being excavated?

Provide the name of the contractor performing excavation work:

Describe safety precautions taken to protect the public during excavation:

Distance to overhead power lines if present?

Depth of underground lines if present?

***ASBESTOS REMOVAL OR OTHER HAZARDOUS MATERIALS:**

Does the project require removal of hazardous materials (including asbestos)?

While costs to complete this work **should** be included under project hard costs, losses associated with work to remove asbestos and/or hazardous materials may be subject to some exclusions in the construction policies. We recommend the Contractor be required to provide proof of insurance for this work.

DEMOLITION:

Does the project involve demolition?

If yes, what is the estimated cost the demolition?

Describe the type and height of the structure being demolished?

Method of demolition:

Provide the name of the contractor performing demolition work:

SHORING:

Does the project require shoring?

What is the estimated cost of the shoring work?

If yes, does the shoring involve underpinning?

Provide the name of the contractor performing shoring work:

PILE DRIVING:

Does the project involve pile driving?

What is the estimated cost of the pile driving work?

Pre-inspection for existing damage completed?

Have seismographic readings been taken?

Provide the name of the contractor performing pile driving work:

WELDING:

Does the project involve welding?

Describe fire precautions taken:

OTHER EXPOSURES - Does the project involve any of the following:

Caisson Work:

Tunneling Work:

Airport Work:

Marine Work:

If yes, provide description and estimated costs of any such work:

"OFF-SITE" WORKS:

Describe any works involving transmission lines, pipelines, access roads, railways, dams, bridges, tunnels, etc.

RELOCATION OF EXISTING SERVICES:

If applicable, provide details surrounding relocation of existing services (e.g., roads, railways, utilities, etc.):

Provide the name of the contractor performing the relocation of services:

SUB-CONTRACTORS - With respect to the 4 largest sub-contractors doing work on your project, please provide the following:

Description of work being done:

Estimated cost of work (including materials):

1.	\$
2.	\$
3.	\$
4.	\$

HISTORY – GENERAL CONTRACTOR

Part A - List last 5 projects

Project Value:

1.	\$
2.	\$
3.	\$
4.	\$
5.	\$

Part B – With respect to the General Contractor, as an attachment, provide details of all losses paid or now reserved in amounts greater than \$5,000 during the past 5 years whether insured under a Wrap-Up Liability Policy or a CGL Policy. Alternatively, secure a statement from the General Contractor confirming no losses.

Signature

Title

Date Signed (dd/mmm/yyyy)

Contact Name, Phone Number, Email Address

INSURABLE PROJECT COSTS WORKSHEET

Soft Costs are reoccurring, continuing or additional costs incurred as result of an insured loss. Soft cost may include costs to produce blueprints, professional consultants' fees (architects, civil engineers, landscape design), financing costs (property tax, loan interest), legal fees, inspection fees or costs to obtain permits related to the construction project. Soft costs also include costs to continue insuring the project. Do not include regular salaries of HCA employees. Administrative costs such as overtime, travel, meeting costs etc. can be added if you could re-incur these costs due to an insured loss. When considering soft costs, think of the various costs that you may incur again (or continue to incur) if your project is delayed or must be rebuilt due to an insured loss. These costs will not be covered under insurance unless an amount is indicated on your PCIP application, and then only to the limits provided.

SOFT COSTS:	
*Soft Costs are not adjustable at project end.	
Finance Fees	
Interest Expenses	
Leasing / Marketing Expenses	
Legal / Accounting Expenses	
Property Taxes	
Building Permits	
Insurance Costs	
Reoccurring Professional Consultants Fees	
Society Organization Expenses	
Neighbouring Land Rents	
Contingency	
Other (a):	
Other (b):	
Other (c):	
SOFT COSTS TOTAL	

Hard costs, also known as "brick and mortar expenses", include costs to build or renovate the facility including contractor / subcontractor labour costs and the building materials (and supplies) used. Project Management costs (excluding HCA salaried employees) are also hard costs. Costs for equipment that will be installed permanently, and forms part of the construction project are hard costs. Specialized medical equipment (e.g., MRI / CT machines) should not be included. The Supplier should carry insurance for this equipment through installation and until the equipment is accepted by the HCA. Do not include the costs of contents for use in the project space when it is complete (contents are items that can be easily removed from the premises such as plug-in equipment, medical supplies, beds, desks, chairs). Do not add the cost for contractor / subcontractor owned tools. Avoid duplicating costs in multiple fields.

HARD COSTS:	
Final Hard Costs must be reported upon project completion and may result in invoice adjustment.	
Construction (including labor & materials)	
Demolition	
Off-site Services	
Project Management, Inspection, Commissioning	
Equipment (equipment that will be permanently installed and will form part of the project - do not include specialized medical equipment or removable contents)	
Contingency	
HARD COSTS TOTAL	

Additional Hard Costs are costs that the project owner (HCA) is required to secure insurance for that are not already included in Hard Costs and are not already insured by an existing Owner policy or Contractor Policy. Note the HCPP property coverage agreement provides coverage for contents and existing structures (owned by the HCA). The contractor is responsible for insuring their own tools and equipment. Do not replicate hard costs in the additional hard cost section.

ADDITIONAL HARD COSTS:	
Additional Hard Costs are not adjustable at project end.	
Emergency Response Infrastructure	
Lifeline Equipment	
Temporary Property Used	
Hoardings, Barricades, Ramps	
Scaffolding, Falsework, Forms	
Power & Water Supply Equipment	
Quantity Survey	
Sanitary & First Aid Equipment	
Fire Protection Equipment	
Signage	
Other (a):	
Other (b):	
Other (c):	
ADDITIONAL HARD COSTS TOTAL	