

Minnesota Joint Underwriting Association  
12400 Portland Ave S, Suite 190  
Burnsville, MN 55337  
1-800-552-0013 or 952-641-0260  
Fax: 952-641-0274  
[www.mjua.org](http://www.mjua.org)

COMMERCIAL GENERAL LIABILITY INSURANCE  
CLAIMS MADE INSURANCE

APPLICANT INFORMATION

1. Proposed insured: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Agent: \_\_\_\_\_ Phone: \_\_\_\_\_

2. Is your organization a nonprofit 501(c) (3) tax-exempt entity?  Yes  No

If no, explain: \_\_\_\_\_

3. Proposed: Effective date: \_\_\_\_\_ End date: July 1<sup>st</sup> (Common Renewal Date)

Limit per occurrence: \$ \_\_\_\_\_ Aggregate limit: \$ \_\_\_\_\_

4. Locations and brief description of each location:

A. \_\_\_\_\_ B. \_\_\_\_\_

C. \_\_\_\_\_ D. \_\_\_\_\_

NATURE OF BUSINESS

5. Description of Primary Operations: \_\_\_\_\_

\_\_\_\_\_

6. Years in Business: \_\_\_\_\_ Number of full time staff: \_\_\_\_\_ Part time: \_\_\_\_\_

7. Gross Receipts: \_\_\_\_\_ Estimated Annual Payroll: \_\_\_\_\_

8. Number of Clients: \_\_\_\_\_ Expenses: \_\_\_\_\_ Square Footage: \_\_\_\_\_

9. Website Address: \_\_\_\_\_

GENERAL INFORMATION (Explain all "Yes" responses.)

- 10. Is the applicant a subsidiary of another entity or does the applicant have any subsidiaries?  
\_\_\_\_No\_\_\_\_Yes
- 11. Is a formal safety program in place?\_\_\_\_No\_\_\_\_Yes
- 12. Any exposure to flammables, explosives, chemicals?\_\_\_\_No\_\_\_\_Yes
- 13. Any catastrophe exposure?\_\_\_\_No\_\_\_\_Yes
- 14. Any medical facilities provided or doctors employed/contracted?\_\_\_\_No\_\_\_\_Yes
- 15. Any exposure to radioactive materials? \_\_\_\_No\_\_\_\_Yes
- 16. Do operations involve storing, treating, discharging, applying, disposing, or transporting hazardous materials?\_\_\_\_No\_\_\_\_Yes
- 17. Any operations sold, acquired, or discontinued in last 5 years?\_\_\_\_No\_\_\_\_Yes
- 18. Machinery or equipment loaned or rented to others?\_\_\_\_No\_\_\_\_Yes
- 19. Any watercraft, docks, floats owned, hired, or leased?\_\_\_\_No\_\_\_\_Yes
- 20. Any parking facilities owned/rented?\_\_\_\_No\_\_\_\_Yes
- 21. Recreation facilities provided?\_\_\_\_No\_\_\_\_Yes
- 22. Is there a swimming pool on the premises?\_\_\_\_No\_\_\_\_Yes
- 23. Sporting or social events sponsored?\_\_\_\_No\_\_\_\_Yes

PRIOR CARRIER INFORMATION (Attach copy of most recent policy and application)

Year	Carrier	Policy Number	Limits BI/PD	Annual Premium
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

LOSS AND CLAIM HISTORY (Attach further sheets if needed.)

Enter all losses and claims for the prior 5 years. If aggregates are provided, please indicate the number of claims and explain all claims exceeding \$5,000.

Date of loss: \_\_\_\_\_ Type of loss: \_\_\_\_\_

Amount paid: \_\_\_\_\_ Reserve: \_\_\_\_\_

Description: \_\_\_\_\_

Date of loss: \_\_\_\_\_ Type of loss: \_\_\_\_\_

Amount paid: \_\_\_\_\_ Reserve: \_\_\_\_\_

Description: \_\_\_\_\_

In order to better evaluate your exposures, please provide the following information:

\_\_\_ Brochure, annual report, newsletters

\_\_\_ Loss history for 3-5 years

\_\_\_ Financial statement

\_\_\_ CGL Acord Application

***APPLICATION REQUIREMENT***

*AS PART OF YOUR APPLICATION, YOU ARE REQUIRED TO SUBMIT ONE REJECTION OF COVERAGE FROM A STANDARD INSURANCE CARRIER.*

*A WRITTEN QUOTE PROVIDED BY AN INSURER AT A RATE IN EXCESS OF 110% OF PLAN RATES FOR SIMILAR COVERAGE IS DEEMED TO BE A WRITTEN REJECTION.*

Does the applicant conduct any activities outside the state of Minnesota for which the applicant is applying for insurance from MJUA?

\_\_\_\_\_ No \_\_\_\_\_ Yes

If Yes, identify the percentage amount of the applicant's activities conducted outside the state of Minnesota; the states in which those activities are conducted; and describe such activities.

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Is the insurance for which the applicant is applying for from MJUA required by statute, ordinance, or otherwise required by Minnesota law?

\_\_\_\_\_ No \_\_\_\_\_ Yes

If Yes, identify the statute, ordinance, or Minnesota law requiring such insurance.

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**THE FOLLOWING QUESTIONS MUST BE ANSWERED BY ALL APPLICANTS.**

(“Yes” answers do not require explanation)

Does the applicant understand that the insurance being applied for does not cover, and will not indemnify, the applicant for any liability or loss arising from the applicant's activities that are conducted substantially outside the state of Minnesota, unless required by statute, ordinance, or otherwise required by Minnesota law.

\_\_\_\_\_ No \_\_\_\_\_ Yes

I, the undersigned, certify and attest on behalf of the applicant that I have been unable to obtain through ordinary methods, the insurance I am applying for with this application and the information contained in this application is true and complete.

\_\_\_\_\_ No \_\_\_\_\_ Yes

Please identify the name of the insurance company who has refused to provide coverage to the applicant and the date of the refusal.

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Was the refusal to provide coverage by another insurer based on an offer of coverage at a rate in excess of the rate that would be charged by the MJUA for similar coverage and risk?

\_\_\_\_\_ No \_\_\_\_\_ Yes

If Yes, and the rate for coverage offered is more than 10% in excess of the MJUA's rates for similar coverage and risk, or 20% in excess of the MJUA's rates for liquor liability coverages, attach a copy of such written offer to this application. *NOTE that pursuant to Minn. Stat. 62I.13, Subd. 2, "[i]t shall not be deemed to be a written notice of refusal if the rate for coverage offered is less than ten percent in excess of the joint underwriting association rates for similar coverage and risk or 20 percent in excess of the Joint Underwriting Association rates for liquor liability coverages."*

If No, provide further explanation.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Does the applicant understand that the insurance being applied for does not cover and will not indemnify the applicant for any liability or loss arising from the emission of any hazardous material or pollutant to the environment, including any responsibility to clean up any release; and does not cover and will not indemnify the applicant for liability or loss arising out of products or completed operations performed by the applicant or on the applicant's behalf, including materials, parts, or equipment furnished in connection with such work or operations.

\_\_\_\_\_ No \_\_\_\_\_ Yes

I, the undersigned, certify and attest that I have been unable to obtain through ordinary methods, the insurance I am applying for with this application and the information contained in this application is true and complete.

\_\_\_\_\_ No \_\_\_\_\_ Yes

Signature of Applicant \_\_\_\_\_

Date \_\_\_\_\_

**MINNESOTA JOINT UNDERWRITING ASSOCIATION**

**POLICYHOLDER DISCLOSURE**

**NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in *Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside of the United States in the case of certain air carriers or vessels or the premises of the United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

UNDER YOUR COVERAGE, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY THE TERRORISM RISK INSURANCE ACT, AS AMENDED. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

The portion of your annual premium that is attributable to coverage for acts of terrorism is 0%, and does not include any charges for the portion of losses covered by the United States Government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

\_\_\_\_\_  
Applicant Name (Print)

\_\_\_\_\_  
Policyholder/Applicant Signature

\_\_\_\_\_  
Named Insured

\_\_\_\_\_  
Policy Number, if applicable

\_\_\_\_\_  
Date