

**MOVING & STORAGE PROGRAM  
SUPPLEMENTAL APPLICATION**  
(Attach to ACORD Application)

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**Section I – General Information**

Insured's Name: \_\_\_\_\_

Primary Contact's Name: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Website: \_\_\_\_\_

Telephone Number: (\_\_\_\_) \_\_\_\_\_

Fax Number: (\_\_\_\_) \_\_\_\_\_

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*\*PLEASE COMPLETE A SEPARATE APPLICATION FOR EACH WAREHOUSE LOCATION*

Location # \_\_\_\_\_

**OPERATIONS – ALL INSUREDS**

1. What types of items will be accepted for storage in the warehouse? Include items in space leased to others, too. Check all that apply and describe in more detail all items marked with a \*, and list anything else not shown in the space provided:

Household Goods    Office Furniture & Fixtures    Retail Furniture (Stock)    Refrigerated Goods    Chemicals\*    Rolled Paper\*  
 Paper Files in Boxes    Industrial or Construction Equipment\*    Computers and Related Equipment    Plastic Goods\*    Packing Materials    Propane or other Fuels\*    Ammunition, Fireworks or other Explosives\*

Class I – Noncombustible products on combustible pallets, in corrugated cartons or in paper wrappings

Class II Products – Class I products in slatted wooden crates or boxes, multiple-thickness paperboard cartons, or other combustible packaging

Class III\* -- Wood, paper, natural fiber cloth and a limited amount of plastics

Unexpanded & Expanded Plastics\* -- Unexpanded plastics are solid high-density products; expanded plastics are generally low density "foam" products. Generally, the heat release rate for expanded plastics is greater than for unexpanded plastics.

Class IV\* -- Classes I, II or III products containing no more than 25% by volume of expanded plastic, or 15% by weight of unexpanded plastic in the product and/or packaging.

Class I Flammable Liquids – Flash points below 100° F (such as alcohol, octane, turpentine)

Class II Flammable Liquids – Flash points at or above 100° F and below 140° F (such as kerosene, mineral spirits)

Class IIIA Flammable Liquids – Flash points at or above 140° F and below 200° F (like nitrobenzene, pine oil)

Class IIIB Flammable Liquids – Flash points at or above 200° F (such as animal & vegetable oils, ethylene glycol)

Level I Aerosols – Products containing more than 75% water

Level II Aerosols – Water-miscible products and products composed of 25 – 55% non-water-miscible flammable components

Level III Aerosols – Non-water-miscible products containing more than 55% of non-water-miscible flammable component

Other (list all): \_\_\_\_\_  
\_\_\_\_\_

2. What percent of total receipts are from: Household moving \_\_\_\_\_% Commercial moving (other than HHG tariff) \_\_\_\_\_%

3. Does the insured lease warehouse space to others?  Yes  No If yes, is a certificate of insurance required naming the insured as an additional insured on the tenant's policy(ies)?  Yes  No What is/are the tenant's business(es) \_\_\_\_\_  
\_\_\_\_\_

4. Does the insured perform rigging?  Yes  No If yes, please complete the Rigging Supplement.

5. Does the insured own any other business or any rental properties?  Yes  No If yes, please provide a complete description of all businesses or rental properties, including who insures them: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Is the warehouse ever used for warehouse sales?  Yes  No If not operated by the insured, is a certificate of insurance required naming the insured as an additional insured on the operator's policy(ies)?  Yes  No If yes, also

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provide details about the frequency, what is being sold, how many people usually attend the sales, how is parking controlled and who operates and sponsors the sales: \_\_\_\_\_

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

7. Does the insured install and/or hook up appliances for customers?  Yes  No If yes, is the installer trained in appliance installation and/or hook up?  Yes  No Is there a quality control procedure in place to prevent losses from incorrect installations and hook ups?  Yes  No
8. Does the insured use any third party facilities for overflow storage?  Yes  No If yes, do they get a certificate of insurance from the third party facility?  Yes  No Is a hold-harmless agreement signed with them transferring liability to the third party facility?  Yes  No
9. Does the insured do any cold storage?  Yes  No
10. Does the insured use trailers or temporary storage "pods"?  Yes  No If yes, please list each with its value on the property application.
11. Does anyone at your premises do any heat activated shrink wrapping?  Yes  No If yes, is the area for this operation completely separated from storage areas by walls?  
 Yes  No
12. Does the insured sell boxes and/or packaging materials?  Yes  No If yes, do they always instruct the customers about proper use of the materials?  Yes  No
13. Does anyone at your premises manufacture crates?  Yes  No
  - a. If yes, are they made of:  Wood or  Plastic or  Other (describe) \_\_\_\_\_
  - b. If yes, is there a quality control procedure in place to assure no splinters or protrusions exist?  
 Yes  No
14. Does the insured set up &/or install exhibits and/or booths at conventions or trade shows?  Yes  No If yes, list the annual payroll applicable to this operation: \$ \_\_\_\_\_. If yes, is there a quality control procedure in place?  Yes  No
15. Does the insured set up &/or install office or retail furniture, fixtures or built-ins like cubicles, etc?  
 Yes  No If yes, list the annual payroll applicable to this operation: \$ \_\_\_\_\_. If yes, is there a quality control procedure in place?  Yes  No

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**PROTECTION & SAFETY – ALL INSUREDS**

16. Does the insured have a formal safety program in place?  Yes  No
17. Are lower storage racks protected from lift truck damage?  Yes  No If yes, indicate protection:  structural nose guards  high impact-resistant frames  rack guarding  other (describe) \_\_\_\_\_
18. Are storage racks inspected after every collision with a lift truck?:  Yes  No Are records kept of all collisions?  
 Yes  No
19. Do all forklift operators receive formal training?  Yes  No If no, describe training provided:  
\_\_\_\_\_
20. Please indicate type of storage and maximum heights for each:  Bulk \_\_\_\_\_ ft.  Solid Piling \_\_\_\_\_ ft.  Palletized Pile \_\_\_\_\_ ft.  Rack \_\_\_\_\_ ft.
21. Are rack loads in compliance with standards recommended by the rack manufacturers?  
 Yes  No
22. Is smoking allowed in the warehouse?  Yes  No If yes, explain the smoking policy and how smoking materials are disposed of: \_\_\_\_\_
23. In multi-story warehouses over 20 years old, is the insured aware of floor load limitations to prevent collapse?  
 Yes  No
24. If the building is sprinklered:

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- a. Is the sprinkler system an ESFR (Early Suppression Fast Response) system?  Yes  No
  - b. Are in-rack sprinkler heads installed?  Yes  No
  - c. Is the system designed for the highest fire load that could be in the warehouse?  Yes  No
  - d. Is there at least 18 inches of clearance below all sprinkler heads?  Yes  No
  - e. Is the system inspected and tested at least annually by a qualified sprinkler inspector?  Yes  No
25. Is there clear access to all fire extinguishers and fire alarms?  Yes  No
26. Are empty wood pallets stored in areas away from warehoused goods?  Yes  No
27. a. Is the warehouse protected by security guards?  Yes  No
- i. If yes, are they armed?  Yes  No
  - ii. Are they  Employees of the insured or  Independent Contractors?
  - iii. Do independent contractors provide the insured with certificates of insurance?  Yes  No
- b. Are the premises surrounded by fencing? If yes, are the gates secured against unauthorized access?  Yes  No
- c. Is there an outside perimeter surveillance system in place?  Yes  No
28. Do firewalls separate shipping areas, garages, machine shops & boiler rooms from the rest of the facility?  Yes  No
29. Are flammables and combustibles (including aerosols) stored separately from the rest of the warehoused goods?  
Yes  No
30. Is there sufficient space in the aisles to allow for fire control and firefighter access and easy movement of goods?  
 Yes  No
31. Are chemicals stored? If yes, is there a Material Safety Data Sheet (MSDS) for each chemical stored?  Yes  No
32. Are criminal background checks performed on all employees upon hire?  Yes  No
33. Are forklifts equipped with the following: Backing alarms?  Yes  No Lights?  Yes  No If no to either, explain.

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**MINI-WAREHOUSES (Please attach a copy of the contract and hold-harmless agreement all customers must sign)**

34. Is access to storage lockers controlled?  Yes  No If yes, how? \_\_\_\_\_
35. Are all rules, regulations and a list of forbidden items included on the contract and signed by the mini-storage customer?  
 Yes  No
36. Does the insured require the customer sign an agreement holding the mini-storage facility harmless?  Yes  No
37. Does the customer provide their own lock for all units or portable devices?  Yes  No

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**ADDITIONAL REMARKS:**

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

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Coverage shall not be bound until the Company approves the applicant's completed application and premium payment is received. The Company's receipt of premium does not bind coverage until the completed application is also approved. In the event the Company does not approve your application, your premium payment will be refunded.

**Fair Credit Report Act Notice:** An investigative consumer report may be requested by the insurer to which this application is assigned as to the consumer's character, general reputation, personal characteristics and mode of living. Subsequent consumer reports may be requested in connection with an update or renewal, or extension of the insurance for which this application is made. The applicant will be informed of the name and address of the consumer-reporting agency that furnished the report.

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**Fraud Warning:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

I hereby certify that to the best of my knowledge and belief the information provided is true and correct and that no information which materially affects this insurance has been withheld:

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Producer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_