

## *Applicant and Program Requirements*



### GENERAL CONTRACTOR / SPECIALTY / MITIGATION / DRY CLEANING PROGRAMS:

Non-Refundable Application Fee:

\$350.00 for paper application submission OR  
\$250.00 for online application submission at  
<http://www.contractorconnection.com>

Minimum years in business:

1 year under current ownership

Financials:

- For contractors in business **3 or more years**, we will need the most recent 3 consecutive years of year-end financial statements.
- For contractors in business **less than 3 years**, we will need the most recent financial statements for all full year and partial years in business with a minimum of 1 full financial year.  
**Example:** If your company started in September of your 1<sup>st</sup> year in business, and reports financials using a calendar year, we need the financials for the start-up year (September through December) **AND the most recent full year of year-end financials.**
- Contractors who have not yet been in business for a full calendar year, but have been in business a total of 12 consecutive months, must forward financials for all 12 consecutive months.

Financial Fast Track Option Fee:

\$125 for the Financial Fast Track Option - In lieu of sending year-end financial statements, balance sheets or tax forms. For an additional \$125, we will review your financial stability based on your credit rating, (see Financials/Tax Form Requirements for details to qualify)

Sales Fee:

4.5% per job sold

Maximum Sales Fee:

\$4,000 per job below \$100,000  
\$6,000 per job \$100,000 up to \$200,000  
\$8,000 per job \$200,000 up to \$400,000  
\$10,000 per job \$400,000 up to \$600,000  
\$11,000 per job \$600,000 and greater

Late Fee:

Payment due within 15 days of invoice date.  
Late payments subject to \$125 per month late fee.

## **Applicant and Program Requirements- continued**

### **Annual Membership Fee:**

\$0 to \$5,000 – depending on revenue from Contractor Connection assignments. Charged at time of Service Provider's recertification date per below schedule.

<b>Membership Fee</b>	
\$0	Fee waived for members with revenue (Jobs Sold) from program assignments totaling less than \$50,000 in the previous 12 months. Such Members are considered developmental contractors.
\$250	Members with revenue (Jobs Sold) from program assignments totaling \$50,000 or greater, but less than \$100,000 in the previous 12 months
\$500	Members with revenue (Jobs Sold) from program assignments totaling \$100,000 or greater, but less than \$250,000 in the previous 12 months.
\$750	Members with revenue (Jobs Sold) from program assignments totaling \$250,000 or greater, but less than \$500,000 in the previous 12 months.
\$1,000	Members with revenue (Jobs Sold) from program assignments totaling \$500,000 or greater, but less than \$750,000 in the previous 12 months.
\$1,250	Members with revenue (Jobs Sold) from program assignments totaling \$750,000 or greater, but less than \$1 million in the previous 12 months.
\$1,500	Members with revenue (Jobs Sold) from program assignments totaling \$1 million or greater, but less than \$1.5 million in the previous 12 months.
\$2,000	Members with revenue (Jobs Sold) from program assignments totaling \$1.5 million or greater, but less than \$2 million, in the previous 12 months.
\$3,000	Members with revenue (Jobs Sold) from program assignments totaling \$2 million or greater, but less than \$3 million, in the previous 12 months.
\$4,000	Members with revenue (Jobs Sold) from program assignments totaling \$3 million or greater, but less than \$4 million, in the previous 12 months.
\$5,000	Members with revenue (Jobs Sold) from program assignments totaling \$4 million or greater in the previous 12 months.

### **\*Different fee structure applies to the Consumer Services Program\***

**Application Fee/Qualification Process:** The application fee covers our cost in processing the application and is non-refundable once processing has started. Once qualified by us, you will be presented to our clients as needs are identified. Your participation in any client program is determined by collaboration between Crawford Contractor Connection and the client based on needs. Your application to the network and/or payment of this processing fee does not constitute a guarantee of selection by one of our clients. *Insurance and software requirements do not have to be met until selected for a program by a client (please see requirements once selected for a program page).*

## **FINANCIALS/TAX FORMS REQUIRED:**

Option 1: Submit the most recent year(s) of financial statements. We prefer Income Statements and Balance Sheets from applicants. However, we understand that certain businesses will only have tax forms to submit. Requirements are based on the following business types. Please see the lists of businesses below to determine what *minimum* financial forms will be required:

(Note: Balance Sheets must contain Total Current Assets, Total Current Liabilities, Long Term Debt & Equity Amounts)

- “C” Corporation: Tax Form 1120 (Pages 1-4).
- “S” Corporation: Tax Form 1120S (Pages 1-4).
- Limited Liability Corporation (LLC): Tax Form 1065 (Pages 1-5).
- Partnership: Tax Form 1065 (Pages 1-5).
- Sole Proprietor: Tax Form 1040 Schedule C and Balance Sheets that include Total Current Assets, Total Current Liabilities, Long Term Debt & Equity Amounts.

Option 2: To expedite your preparation of application documentation, you may use the Financial Fast Track Option in lieu of sending year-end financial statements, balance sheets or tax forms. For an additional \$125, we will review your financial stability based on your credit rating, given that it meets the following criteria:

- Financial Fast Track Option: A detailed Commercial credit report from Dunn & Bradstreet and a detailed Business Owner credit report from Experian will be generated and reviewed. The applicant must receive a “Low Risk” credit rating in order to waive the requirement for full year-end financial documents. If the credit report received indicates a score other than Low Risk, full year-end financial statements, balance sheets or the appropriate tax forms, as described in Option 1, will be required to complete the financial credentialing. The Financial Fast Track Option service fee is non-refundable.
- The Financial Fast Track Option can only be used during the application process. It is not available for annual recertification or application updates.
- The Financial Fast Track Option is intended to reduce your application preparation time, but does not necessarily reduce processing time by Crawford Contractor Connection because all other application factors must continue to be thoroughly reviewed.

### **Annual Financials/Tax Forms Required For all Active Contractors**

We require all active contractors to submit current year-end (or fiscal year-end) financials on a yearly basis as part of the contractor’s annual re-certification.

We prefer Income Statements and Balance Sheets from applicants. However, we understand that certain businesses will only have tax forms to submit. Requirements are based on the following business types. Please see the lists of businesses below to determine what *minimum* financial forms will be required:

(Note: Balance Sheets must contain Total Current Assets, Total Current Liabilities, Long Term Debt & Equity Amounts)

- “C” Corporation: Tax Form 1120 (Pages 1-4).
- “S” Corporation: Tax Form 1120S (Pages 1-4).
- Limited Liability Corporation (LLC): Tax Form 1065 (Pages 1-5).
- Partnership: Tax Form 1065 (Pages 1-5).
- Sole Proprietor: Tax Form 1040 Schedule C and Balance Sheets that include Total Current Assets, Total Current Liabilities, Long Term Debt & Equity Amounts.

## **LICENSES/ CERTIFICATIONS REQUIRED:**

Submit copies of any licenses required by your state and all states you perform work in, i.e. Contracting License, Operating License, Contracting Registration etc. All licenses must be in the company's Doing Business As (DBA) Name.

Submit copies of certifications documenting compliance with the Environmental Protection Agency's (EPA) Lead Renovation, Repair, and Painting (RRP) Program Rule.

Also, submit a copy of certifications documenting the company is a The Clean Trust/IICRC Certified Firm.

## **FACILITY PHOTOS:**

Included with your application, please submit digital photos to include the following:

- Front of building space including signage
- Office space
- Company Vehicles including signage
- Storage/pack out areas
- Available equipment (it is not necessary to take a picture of each individual piece. Please take one to two photos of your equipment available to you on site).

You may combine your photos to include more than one of the items listed above in one photo (example: the front of your building and vehicles in the same picture). Please send color copies of your photos (printed digital photos), or if you do not own a digital camera, you may submit 35 mm developed film. Please do not submit more than 6 photos with the application.

Please note: Use of Digital Camera will be required once selected for a program.

## **FACILITY REQUIREMENTS:**

Absent special circumstances, contractors are expected to maintain a professional business location with identifying signage in an area zoned for commercial or industrial activities (non residential). Further, it is expected that vehicles will have identifying signage and employees will wear uniforms. If this is not the case with your company, then your company may not pre-qualify for the network depending upon circumstances. This information is not intended to discourage your application, but rather to make sure you are fully aware of items evaluated.

Although the ownership may be the same, applications are necessary for each facility from which assignments are being processed or handled.

# **Requirements Once Selected for a Program:**

## **Insurance Requirements**

**The following requirements apply once a client has selected you for a program.**

**It is not necessary to meet these requirements until you are notified of selection for a specific program.**

Limits of liability shall be written on an occurrence basis. ***Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for the USAA program.*** Service Provider is responsible for providing a 30-day cancellation notice to Crawford Contractor Connection. Payment for all insurance policies is the sole responsibility of each Service Provider Participant. Service Provider must provide a current Certificate of Insurance to Crawford Contractor Connection that meets requirements **prior** to Service Provider receiving assignments. The below listed limits are a minimum.

- ***General Liability:***  
\$1,000,000 Each Occurrence to include:
  - Premises and Operations Liability
  - Products and Completed Operation Liability
  - Property Damage/Damage to Property Liability
  - Contractors Liability
  - Personal Injury Liability
- ***Automobile Liability:***  
\$1,000,000 Combined Single Limit  
(All Owned or Scheduled Autos, Non Owned Autos, and Hired Autos  
– Or – Any Autos)
- ***Proof of Worker's Compensation***  
(Required regardless of individual State laws)
- ***Contractors' Pollution Liability\* or Excess Umbrella***  
\$1,000,000 Each Occurrence  
\* CPL can be written on occurrence or claims made basis  
(As referenced in matrix on next page)
- ***Bailment Coverage***  
\$250,000  
(As referenced in matrix on next page)

In order to confirm the policies provide the required program coverage, specific language must be reflected on the insurance certificate. The insurance certificate must always accurately represent the underlying policy. If the current policy does not meet the below language, please secure the appropriate policy before submitting your certificate of insurance.

The information below, including specific wording, must be reflected on your insurance certificate. If your state prohibits modifications to insurance certificates, then this information must be provided as an attachment on an Acord 101 form or similar document.

- ***Additional Insured:***

***“Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers' Compensation, Automobile Liability, and Bailment Coverage).”***

***\*\*Please note that some insurer clients require that they be specifically named as additional insured\*\****

***(American Family, Auto Club Enterprises (applicable to AAA clients), Erie Insurance, Frankenmuth, Nationwide, The Hartford Financial Services Group, Inc., and USAA)***

- ***Policy Coverage for General Liability and Contractors Pollution Liability:***

***“The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds.”*** (Note: For the General Liability Policy, endorsements CG 20 37 and CG 20 10 will be accepted in lieu of including the ongoing and completed operations wording on the insurance certificate.)

## **Insurance Requirements (continued)**

“The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory.”

“General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability.”

- ***Certificate Holder:***

Crawford Contractor Connection  
10550 Deerwood Park Blvd.  
Suite 100  
Jacksonville, FL 32256

In addition to the above listed requirements, please see below:

<b>Type of Contractor</b>	<b>Additional Insurance Requirements based on trade(s) selection</b> (Insurance requirements may change if contractor is selected for additional trades.)
<b>General Contractor only</b> (or any trade other than water mitigation)	<b>Sample #1</b> <ul style="list-style-type: none"><li>• Excess Liability: \$1,000,000 Each Occurrence</li></ul>
<b>Water Mitigation only*</b>	<b>Sample #2</b> <ul style="list-style-type: none"><li>• Contractors Pollution Liability: \$1,000,000 Each Occurrence</li><li>• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants”.</li></ul>
<b>Full Service</b> (General Contractor or any other trade in combination with water mitigation*)	<b>Sample #3a</b> <ul style="list-style-type: none"><li>• Contractors Pollution Liability: \$1,000,000 Each Occurrence</li><li>• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants. Subcontracted work is not excluded.”</li></ul> <b>Sample #3b</b> <ul style="list-style-type: none"><li>• Contractors Pollution Liability: \$1,000,000 Each Occurrence</li><li>• Excess Liability: \$1,000,000 Each Occurrence</li><li>• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.”</li></ul>
<b>Cleaners, Textile Restoration, Furniture Restoration, and Fire &amp; Smoke</b>	<b>Sample #4</b> <ul style="list-style-type: none"><li>• Bailment Coverage: \$250,000</li></ul>

**\* Note: Contractor Connection Program Requirements DO NOT allow any Service Provider to subcontract water mitigation services under any circumstances.**

# **Requirements Once Selected for a Program (continued):**

**The following requirements apply once a client has selected you for a program.  
It is not necessary to meet these requirements until you are notified of selection for a specific program.**

## **SOFTWARE/HARDWARE:**

- **XACTIMATE.** Xactimate estimating software, with a XactNet Address for each facility from which assignments are being processed or handled, may be leased directly from Xactware. Please contact their Sales Department for more information on their product:  
Phone: 800-424-9228  
Website: <http://www.xactware.com>
- Digital Camera
- Internet Access (Accessible only with Internet Explorer browser)

## **BACKGROUND INVESTIGATIONS:**

It is a network requirement that active contractors perform a background investigation of all its principals, owners, and employees that will be present at any time, in policyholders'/customers' homes prior to any Services being performed. Each Contractor will need to certify that it has completed a background investigation on each Contractor Employee before activation for any program and every three (3) years thereafter. Crawford Contractor Connection has authorized several vendors for the contractor to use to complete background checks. A list of the companies will be provided once the contractor is selected for a program. It will not be necessary for you, the contractor, to submit the results of background checks except upon formal request by Crawford Contractor Connection, as we will have you sign and submit an affidavit attesting that the background checks have been completed.

## **SUBROGATION TRAINING:**

It is a network requirement that active contractors complete and provide proof of Subrogation Awareness training no later than 90 days after being selected to a program. The required course is published by Claims Training Services (CTS), an independent training vendor. Subrogation is a very important aspect of handling insurance claims, and the insurance carrier clients would like to see additional training in this area. In addition, subrogation training certification will be a valuable marketing tool for contractors and estimators. Crawford Contractor Connection and the insurance carrier clients are not expecting you to replace the adjuster in handling subrogation matters. However, considering that the contractor often times conducts the initial site inspection, it is imperative for contractors to complete subrogation awareness courses.

If you would like additional information, please contact Claims Training Services (CTS) at 732-942-0411

**Questions? Please call the Recruiting Department for more information: (800) 586-9585.  
You may also visit our web site to apply on line at [www.contractorconnection.com](http://www.contractorconnection.com)**