



E-CIGARETTE AND VAPORIZER
GENERAL & PRODUCTS LIABILITY
APPLICATION



NOTICE: THE POLICY FOR WHICH THIS APPLICATION IS MADE IS A CLAIMS MADE AND REPORTED POLICY. THIS POLICY APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSUREDS AND REPORTED IN WRITING TO THE INSURER DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD, IF APPLICABLE. AMOUNTS INCURRED AS CLAIMS EXPENSES SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE DEDUCTIBLE. PLEASE READ THIS POLICY CAREFULLY.

BROKER SECTION:

Agency: _____ Phone _____

Broker/Agent: _____ Email: _____

BACKGROUND INFORMATION – PLEASE READ:

- 1. Please type or print clearly.
2. Answer ALL questions completely leaving no blanks. If any questions, or part thereof, do not apply, print N/A in the space.
3. If additional space is needed to answer any questions fully, please attach a separate page.
4. This application must be completed, dated and signed by a Principal of the Applicant.

I. APPLICANT INFORMATION

a) Name of Applicant (s) (and list all subsidiary Companies) : _____

b) Mailing Address: _____

c) Location(s): _____

d) Telephone _____ Website _____

e) Email _____ Contact Name _____

f) Applicant is: Individual Partnership Corporation Joint Venture LLC

Other: _____

g) Date of Incorporation/Start of Operations: _____

h) Applicant(s) operations (please check all that apply):

Manufacturer		Wholesale/Distributor	
Importer		Exporter	
Manufacturers Rep		Retail	
Contract Manufacturer		Other (please specify below)	

i) Gross Sales:

	BATTERY EXPOSURES Single Cell Batteries, Unsealed and Chargers	HARDWARE/ACCESSORIES (Tanks, Coils, Wicks, Mouth Pieces, Drip Tips, Sealed Mods, etc)	E-LIQUIDS	Total Sales
Projected Next 12 months:	USD	USD	USD	USD
This Year/YTD:	USD	USD	USD	USD
Last year:	USD	USD	USD	USD

j) Any Foreign Sales? Yes No

If yes, list countries and % of sales? _____

Is the applicant owned by, affiliated with or working for a Tobacco company? Yes No

II. HARDWARE/COMPONENTS

a) What products do you Manufacture (M), Sell (S) or distribute (D):

Product Type	M	S	D
E-Cigarettes/ Vaporisers (cigalikes, e hookah pens, aromatherapy inhalers, dry herb vaporiser)			
Mod with Sealed Batteries			
Batteries and chargers (single cell batteries – not including sealed batteries within mods)			
Accessories (Tanks, coils, wicks, drip tips, mouthpieces)			
Heat Not Burn Devices (device designed to consume tobacco)			
Other (please describe)			

b) If you are selling or distributing only - who are the manufacturers you work with and where are they located?(All must be listed) _____

c) Are you included as AI on the insurance of your suppliers? Yes No

If you are selling batteries:

d) Do all of the batteries and chargers you distribute/sell come with CE certification or similar? Yes No

e) Do all of the batteries and chargers you sell have a safety mechanism to prevent overcharging? Yes No

f) Do you sell any of the following brands – if so – please enter sales:

E-fest _____
 MXJO _____
 LG _____
 Imren _____

- g) Do you rewrap or sell rewrapped batteries? Yes No
- h) Do you sell charging bags or carry cases Yes No
- i) Where do you source your batteries from: _____

III. E-LIQUIDS

a) What products do you Manufacture (M), Sell (S) or distribute (D):

Product Type	M	S	D
Finished E-Liquids (NOTE – mixing of PG/VG, Nicotine and flavourings is considered manufacture of finished e liquids)			
Flavorings or Flavoring Extracts			
Propylene Glycol or Vegetable Glycerine			
Liquid Nicotine			
Other (please describe)			

b) Do your liquids contain:

Tobacco Extracts Yes No
 High Strength Nicotine Salts Yes No
 If liquids contain High Strength Nicotine Salts, are they labelled not for use with high power sub ohm devices? Yes No

c) Are you a member of AEMSA? Yes No
 (If yes – please skip to question d) below. If no – please complete section d)

d)

i. If the products you sell are not manufactured by you – please confirm the name of supplier or contract manufacturer and country of origin: _____

ii. If products are manufactured by you:

1. where do you source your flavoring chemicals, PG/VG and Liquid Nicotine? (List Country of origin and Supplier): _____

2. are these ingredients USP (US Pharmacopoeia) grade certified or equivalent? Yes No

3. do you purchase these ingredients in bulk? Yes No

4. if so, do you store appropriately and manage expiry dates Yes No
5. do you receive product safety data sheets with your flavors? Yes No
6. are the flavoring extracts you purchase from a 3rd party supplier made specifically for use within e liquids? Yes No

6. where are e-liquids mixed:

Dedicated Clean Room	<input type="checkbox"/>
Contracted out to a 3 rd party lab	<input type="checkbox"/>
Warehouse	<input type="checkbox"/>
Staff only area in store	<input type="checkbox"/>
Counter in store or Vape Lounge as required	<input type="checkbox"/>
Other (please describe)	<input type="checkbox"/>

iii) **Warranties.**

The applicant understands that no coverage shall be afforded to finished products manufactured subsequent to the effective date of any policy issued which is based on this application:

- 1) which the nicotine content has not been tested (by titration or other relevant method) to verify the final content matches the amount declared on the label
- 2) which are not sold in child proof/ tamper proof containers
- 3) which do not have warnings (see section V) on the label
- 4) Nicotine products sold in California without a Prop 65 warning on the label.

The applicant further understands that, as a requirement of coverage, all manufacturers must sterilise their mixing/testing/extraction equipment using FDA approved chemicals or alcohols or via Autoclave system.

Please confirm your acceptance by signing below:

- e) Does your E-liquid contain Taurine, Caffeine or any Stimulants OTHER than Nicotine? Yes No
- i. If yes please list :: _____
- f) Does your e-liquid contain CBD, THC, or other cannabinoids? Yes No
- i. If yes, please list : _____
- ii. What percentage of sales is for Marijuana related products _____

IV. VAPE SHOPS

- a) Are E-liquid flavour combinations mixed by employees only? Yes No
- b) Do you offer free flavor samples? Yes No

- c) If so, are your samples Nicotine free?
- d) Are the staff appropriately trained on how to handle liquid nicotine and aware of the dangers associated with spillage ? Yes No
- e) Does this location have a hookah lounge or vaping lounge? Yes No
- f) Does this location have any of the following:
 - Live Music/DJs**
 - Bouncers/Doormen**
 - Liquor Sold/Served**
 - Fresh Food Service**
- e) Would you like your GL coverage to extend to events in your vaping lounge? Yes No

V. WARNINGS

- a) Do you warn your customers about:
 - i. Nicotine and addiction ? Yes No
 - ii. Explosion risk due to overcharging and charging with incompatible devices (including USB, car adaptors and iPhone chargers)? Yes No
 - iii. Toxicity of E-Liquid if spilled on skin? Yes No
 - iv. Dangers of inappropriate storage of batteries (i.e. loose in pocket/handbags)? Yes No
- b) Do you advise how e liquid should be stored and disposed of? Yes No
- c) Do you promote your products as a smoking cessation device? Yes No
- d) Do you promote your products as Healthy or a healthy living choice? Yes No

VI. GENERAL INFORMATION

- a) Have any of your products been discontinued or recalled in the past 5 years, for reasons other than popularity? Yes No
 - i. If yes, explain _____
- b) Are you planning to introduce any new products (other than new flavours) in the next 12 months? Yes No
 - i. If yes, list product(s) _____
- c) Can your products be identified from those of competitors? Yes No

- d) Do you keep comprehensive sales records for your customers and if so for how long ? (i.e. if asked – could you verify what was sold to a specific customer on a specific date)

INSURED HISTORY – CLAIMS, LOSSES, INCIDENTS:

- a) Have you had any claims in the past 5 years? Yes No
 If yes, on a separate sheet provide details and attach loss runs
- b) Are you aware of any incident(s) that may result in a claim not reflected in the above question? Yes No
 If yes, explain: _____

VII. COVERAGE HISTORY:

- a) Carrier: _____ Limits: \$ _____ Premium: \$ _____
 Rate: \$ _____ Term: _____ Deductible/SIR: \$ _____
- b) Coverage Form: Occurrence Claims Made Retro Date: _____
- c) Has the applicant ever been declined or refused coverage, or had its coverage cancelled or non-renewed? Yes No
 If yes, explain: _____

VIII. COVERAGE REQUEST:

- a) Limits of Coverage/Deductibles:

Coverage	Limits Requested	Deductible Requested	Retroactive Date Requested
Products Liability			
General Liability			

- b) Do you require a Blanket Vendors Additional Insured Endorsement? Yes No
- c) Do you require an individual Vendors Additional Insured Endorsement? Yes No
 If yes, provide name, address, and any special wording requested by the vendor/distributor:

- d) Do you require an individual a Landlord/Lessor Additional Insured Endorsement? Yes No
 If yes, provide name, address, and any special wording requested by the landlord/lessor:

e) How did you hear about us? _____

I understand and agree this Application and any supplements attached hereto will be relied upon for issuance of any policy. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the company, result in the voiding of the insurance issued in reliance on this application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release to all Lloyd's of London participating syndicates, any documents, records or other information bearing upon the foregoing. I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.

Furthermore, I understand that the policy applied for will apply only to CLAIMS FIRST MADE AND REPORTED to the Company in writing within the period of coverage shown on the certificate of insurance issued with the policy or certificate on the date the policy is canceled or terminated, whichever comes first or as otherwise provided by the policy.

I understand this insurance is being provided through a surplus lines company and the insurer may not be subject to all the insurance laws and rules in my state and the risk is not protected by the State Insurance Insolvency Fund.

WARNING

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD, AND SUBJECT TO STATE FINES.

THIS APPLICATION MUST BE SIGNED BY APPLICANT WITHIN 30 DAYS OF BINDING. SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE. COVERAGE BECOMES EFFECTIVE WHEN ACCEPTED BY THE INSURANCE COMPANY

APPLICANT SIGNATURE

TITLE

DATE

REQUESTED EFFECTIVE DATE

S&H Underwriters, Inc.

Send To:

FAX 802-229-5669

Quotes@sh-underwriters.com