TDC Specialty Insurance Company
(hereafter, the "Underwriter")
A wholly owned subsidiary of The Doctors Company
Servicing Address: 29 Mill Street
Unionville, CT 06085

Medical Facility Liability Insurance Application

APPLICATION INSTRUCTIONS

NOTICE: PORTIONS OF THE POLICY FOR WHICH THIS APPLICATION IS MADE MAY CONTAIN CLAIMS MADE COVERAGE WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE AGAINST THE "INSURED" DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTED PERIOD AND REPORTED TO THE UNDERWRITER DURING THE "POLICY PERIOD" OR DURING ANY APPLICABLE EXTENDED REPORTING PERIOD. PLEASE READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.

Prior to completing the attached application, please read and follow these instructions. Please verify that all required attachments are included so that we may process the Application promptly and efficiently.

- Please complete this form electronically or print responses legibly.
- Please sign and date the application where indicated.
- All information requested must be fully and accurately completed.
- If changes or corrections must be made to the completed application, strike out or line through the incorrect information, write in the modification, and initial and date the change.
- If a particular question does not apply, please write "N/A."
- If additional space is needed, please continue answers on a separate page and attach it to the Application.
- Claims information should be provided for a six-year experience period. This applies to open and closed claims and to any incidents reported to a previous carrier. It is important to provide complete and detailed claims information, including current carrier loss runs.

ACCOUNT INFORMATION

1.	Applicant Name	
	Doing Business As (DBA)	
	Federal Employee ID# (FEIN)	
	State of Domicile	
2.	Mailing Address	Street:
		City: State: Zip:
		County: Website:
3.	Risk Manager or Contact Person	Name/Title:
		Email Address:
		Telephone Number:
4.	Applicant's Legal Structure	☐ Individual ☐ Corporation ☐ Partnership ☐ Joint Venture ☐ LLC
5.	Tax Status	☐ For Profit – Private ☐ For Profit – Publicly Traded ☐ Not For Profit
6.	Entity Ownership	☐ Physician Owned ☐ Hospital Owned ☐ Independently Owned
7.	Date Established	
8.	Number of years the Applicant has been under present ownership:	

9. List all states where the Applicant is operating and providing services:

10. Within the past 36 months or within the next 12 months, has the Applicant or does the Applicant expect to:

a. Merge, acquire or consolidate with another entity? ☐Yes ☐No
b. Sell or divest another entity or facility? ☐Yes ☐No
c. Discontinue any operations or services? ☐Yes ☐No
d. Enter into any new business activities or services (Including new procedures or products being offered)? ☐Yes ☐No

If "Yes," describe the essential terms of such transaction:

11. List below all subsidiaries, description of operations, date acquired and ownership.

Name & Address	Description of Operations	Relationship	Date Acquired	Ownership %	Retroactive Date

(Please note that coverage for these entities is not automatically included. The policy, if issued, will determine coverage.)

12. Does the Applicant own, operate or manage any business or facilities other than operations described in this Application? ☐Yes ☐No

If "Yes," please provide details, including name of entity and the Applicant's ownership interest/management role.

13. Is the Applicant owned or controlled by another entity? ☐Yes ☐No

If "Yes," please explain.

FINANCIAL AND EXPOSURE DETAILS

14. List sources and amount of total revenue	Last 12 Months	Next 12 Months (Projected)
a. Charitable Contributions		
b. Government Funding		
c. Fee for Service		
d. Other Income (Describe):		
e. Total Revenues		

15. Does the Applicant maintain any beds for overnight occupancy? ☐Yes ☐No

If "Yes," please include the number of beds in the exposure section on the next page.

16. **Instructions:** Please provide projected exposure details for the **next 12 months** for the Applicant and any subsidiaries or other entities seeking coverage. **Visits -** Count each patient each time they enter the Applicant's facility for health care related services. **Beds -** Use the total number of occupied beds. **Receipts –** Use gross receipts. Do not adjust this figure for items such as profits, un-collectible accounts or amounts billed but not paid.

Ambulance	Transfers	Receipts
Ambulance – Air		$
Ambulance – Emergent (Ground)		$
Ambulance – Non – Emergent (Ground)		$

Clinical Trials / Research / Consulting	Receipts
Pharmaceuticals	$
Medical Devices	$
Medical / Surgical Procedures	$

Day Care	Daily Census
Day Care – Adult Medical	
Day Care – Pediatric Medical	
Other (Describe): _____	

Home Health / Hospice Care
Hospice Home Care
Home Health Infusion Therapy
Home Health Personal Care / Non Medical
Home Health Skilled Care
Home Health Rehabilitation

Hospice Care Facility	Beds
Inpatient	

Imaging/X-Ray	Procedures	Receipts
Imaging – CT Scans		$
Imaging – MRI Facilities		$
Imaging – PET Scans		$
Imaging – X-Ray Diagnostic		$

Laboratory	Receipts
Blood/Plasma Bank	$
Cardiac Catheterization Laboratory	$
Clinical Pathology Laboratory	$
Dental Laboratory	$
Medical Laboratory	$
Ocular Laboratory	$
Optical Establishment	$
Organ/Tissue Bank (Direct Processing)	$
Organ/Tissue Bank (No Direct Processing)	$
Quality Control/Reference Laboratory	$
Other (Describe):_____	$

Lithotripsy Centers	Visits	Receipts
Lithotripsy Centers		

Medical Staffing /Nurse Registry	Receipts
Medical Staffing/Nurse Registry	$

Mental Health/Counseling	Visits
Mental Health/Counseling - Outpatient	
Mental Health/Partial Hospitalization	
Mental Health/ Day Treatment Program	

Weight Loss Center	Visits
Weight Loss Center	

Pharmacy	# of Rx	Receipts
Pharmacy – Compounding		$
Pharmacy – Infusion		$
Pharmacy – Remote Monitoring		$
Pharmacy – Retail		$
Pharmacy - Specialty		$

Rehabilitation	Visits
Cardiac Rehabilitation Center	
Developmental Disability	
Physical/Occupational Rehabilitation	
Trauma Rehabilitation – Skilled Medical	
Trauma Rehabilitation – Therapy	

Residential Facilities	Beds
Adolescent/Child Residential Care	
Apartments/Independent Living	
Assisted Living	
Group Homes	
Halfway Houses/Shelters	

School – Allied Medical Professional	# of Students	# of Faculty
Nursing / Physical Therapist / Occupational Therapist		
Physician Assistant, EMT, Paramedic		
Optometry		
Other (Describe):_____		

Substance Abuse – Drug or Alcohol	Visits	Beds
Substance Abuse Counseling Outpatient		
Substance Abuse – Detoxification		
Substance Abuse – Residential		
Substance Abuse – Skilled Medical		
Substance Abuse – Methadone Program		

Treatment Centers	Visits	Beds
Cancer Treatment Center		
College or University Health Center		
Community Health Center		
Crisis Stabilization Center		
Dialysis Treatment Center		
Health Department		
Radiation Therapy		
Other (Describe):_____		

Sleep Center	Visits	Beds
Sleep Center		

Telemedicine	Patient Encounters
Telemedicine	
Teleradiology: Preliminary Reads	
Teleradiology: Final Reads	

Urgent Care/Urgicenter	Visits
Urgent Care/Urgicenter	

17. Does the Applicant provide services to any of the following: ☐Yes ☐No

☐Correctional Facility ☐Physician Offices
☐Hospital ☐Supplemental Staffing / Nurse Registry
☐Nursing Home, Assisted Living or other Residential Facility

18. If staffing is provided to others, what percentage of the Applicant's total revenues is from staffing services? _____

Please indicate where staffing is provided (Percentage of revenues from staffing services):

___% Emergency Department ___% Neonatal ___% Pediatric
___% Intensive Care Unit ___% Nursing Home / Assisted Living ___% Psychiatric
___% Medical Surgical Unit ___% Obstetrical/Labor & Delivery ___% Other _____

19. Is training verified for all placed staffed and matched for competency? ☐Yes ☐No

If "No," please explain:

20. What percentage of the Applicant's patients/clients are under 18 years of age? _____

21. Does the Applicant:

a. Prescribe medication to any patient? ☐Yes ☐No
b. Administer anesthesia (other than topical)? ☐Yes ☐No

If "Yes," what percentage of procedures require general anesthesia? _____

c. Perform any surgical procedures? ☐Yes ☐No
d. Own any biomedical or other equipment used for diagnosis, monitoring or treatment purposes? ☐Yes ☐No

If "Yes:"

i. Do qualified personnel inspect and maintain the equipment on a regular basis? ☐Yes ☐No
ii. Are manufacturers' recommendations followed for all maintenance and repair of equipment? ☐Yes ☐No
iii. Does the Applicant have written procedures for examination and preserving any allegedly defective equipment or product? ☐Yes ☐No
iv. Does the Applicant provide preventative maintenance or repairs on medical equipment leased to others? ☐Yes ☐No
v. Does the Applicant repackage or redesign any products or equipment it sells, rents or leases? ☐Yes ☐No
vi. Is any of the equipment or other products sold with the Applicant's company label? ☐Yes ☐No

22. Please provide requested information for the Medical Director at the Applicant's facility:

Name of Medical Director: Specialty:

Insurance Carrier: Policy Number:

Policy Period:

Employment Status: ☐Employee ☐Contractor Hours Per Month:

Responsibilities: ☐Administrative Only ☐Direct Patient Care ☐Both

23. Please provide requested information for each physician providing services at the Applicant's facility:

Physician Names	Specialty	Insurance Carrier / Policy Number / Policy Period	Check One	Hours per Month
			☐Employee ☐Contractor	
			☐Employee ☐Contractor	
			☐Employee ☐Contractor	
			☐Employee ☐Contractor	

24. Allied Health Care Professionals (Indicate number of personnel and annual hours worked in each applicable category)

	Employees		Contractors		Volunteers	
	Number of:	Annual Hours:	Number of:	Annual Hours:	Number of:	Annual Hours:
Addiction Counselor						
Case Worker or Case Manager						
Chiropractor						
Dentist						
EMT / Paramedic						
Home Health Aide / Caregiver						
Lab Technician						
Mental Health Counselor						
Nurse – RN						
Nurse – LPN/LVN						
Nurse Aide or Assistant						
Nurse Anesthetist						
Nurse Practitioner / Advanced Practice Nurse						
Occupational/Speech Therapist						
Optometrist						
Pharmacist						
Physical Therapist						
Physician						
Physician Assistant						
Podiatrist						
Psychologist						
Respiratory Therapist						
Social Worker						
Surgical Technician						
Other: _____						

25. Does the Applicant have any staff members who are not licensed or who have restricted licenses or privileges? ☐Yes ☐No

If "Yes," please explain:

26. Does the Applicant have written requirements that all clinical staff carry professional liability insurance? ☐Yes ☐No

27. Indicate the minimum professional liability insurance limits required for employed or contracted:

Physicians or surgeons:

$ _____ Each Occurrence $_____ Aggregate

Dentists, nurse anesthetists, nurse practitioners, physician assistants and nurse midwives:

$_____ Each Occurrence $_____ Aggregate

Allied health care professionals:

$_____ Each Occurrence $_____ Aggregate

28. Does the Applicant verify staff professional liability insurance on an annual basis? ☐Yes ☐No

29. List of Locations:

Please list all locations associated with the Applicant and provide corresponding premises information.

Address / Occupancy	Square Footage	Age	Type Of Construction	Number Of Floors	Type of Fire Protection AS = Auto; H = Heat Detector; S = Smoke Detector; A = Auto Alarm

30. Does the Applicant have any onsite dumps, landfills or other disposal areas? ☐Yes ☐No

31. Does the Applicant engage in any of the following:

a. Formal clinical research under the auspices of an institutional review board? ☐Yes ☐No
b. Administration of non-FDA approved pharmaceuticals (experimental drugs)? ☐Yes ☐No
c. Biomedical device research and development? ☐Yes ☐No
d. Animal research? ☐Yes ☐No
e. Medical and/or surgical experimentation that is not approved by an IRB ☐Yes ☐No

32. Does the Applicant participate in any teaching programs or have affiliations with educational institutions? ☐Yes ☐No

If "Yes", please explain.

OPERATIONS AND ADMINISTRATION

33. Is the Applicant licensed in accordance with applicable state and federal regulations? ☐Yes ☐No

If "No," please provide a detailed explanation:

34. Has the Applicant or other associated entity ever lost a license or been placed on probation by any governmental licensing agency? ☐Yes ☐No

If "Yes," please explain:

35. Is the Applicant a member of any professional organizations or associations? ☐Yes ☐No

If "Yes," please list professional organizations.

36. Is the Applicant accredited by any of the following professional organizations: ☐Yes ☐No

☐AAAHC ☐CHAP ☐CLIA ☐JCAHO ☐ Other:_____

37. When was the last accreditation or other state survey?
(Attach latest survey and facility response.)

38. Has the Applicant had a for-cause survey in the past two years? (e.g. Health Department, CMS, etc.) ☐Yes ☐No

39. Has the Applicant ever been investigated by any third party for alleged fraud or erroneous billing or entered into a Compliance Integrity Agreement? ☐Yes ☐No

If "Yes," please explain:

Contractual Agreements

40. Does the Applicant have any contractual agreements with independent contractors who provide services at its facility? ☐Yes ☐No

If "Yes," please describe the services:

41. Does the Applicant require contractors to provide verification of professional liability insurance? ☐Yes ☐No

If yes, what limits are required? _____

42. Are all contracts reviewed by legal counsel prior to execution? ☐Yes ☐No

43. Does the Applicant indemnify (hold harmless) any other party for liability? ☐Yes ☐No

If "Yes," submit a copy of the agreement with this application.

44. Does the Applicant provide services to others on a contractual agreement? ☐Yes ☐No

If "Yes," please describe the services and provide a copy of the contract.

45. Does the Applicant sell or lease any medical equipment or products to patients or others in connection with its operations? ☐Yes ☐No

If "Yes," please complete the following:

Total Sales:

Total Annual Lease/Rental Receipts:

46. Does the applicant contract outside entities for the removal and/or disposal of any of the following wastes?

☐Low level radioactive ☐Other Radioactive ☐Hazardous or Toxic ☐Medical or Infectious ☐Yes ☐No

If "yes" to any of the above, is evidence of insurance required? ☐Yes ☐No

What are the minimum limits required?

Risk Management

47. Is there an individual who is designated with the job title and role of Risk Manager? ☐Yes ☐No

If “No,” explain:

48. Is there a written, formalized Risk Management and/or Patient Safety Program? ☐Yes ☐No

If “Yes:”

a. Is this plan regularly reviewed for effectiveness and/or any necessary changes? ☐Yes ☐No

b. How often is the plan reviewed

49. Is there an ongoing Quality Assessment or Improvement Plan? ☐Yes ☐No

If “No,” explain:

50. Are transfer agreements in place with the closest hospital(s) for patients who develop a need for care beyond the scope of the facility? ☐Yes ☐No

51. Is a formal process in place to evaluate and address concerns of unexpected patient outcomes? ☐Yes ☐No

52. Are written policies and procedures in place for reporting of any suspected abuse? ☐Yes ☐No

53. Has the Applicant had any incident at any facility that resulted in an allegation of sexual abuse or molestation? ☐Yes ☐No

If "Yes," please describe details of the incident.

54. Are complete records kept on all patients or clients? ☐Yes ☐No

55. Is an informed consent process in place? ☐Yes ☐No

56. Please indicate all of the screening/hiring procedures used for professionals and others who provide patient care services for Applicant's operations:

a. Verification of educational background? ☐Yes ☐No

b. Verification of previous employer's/employment history? ☐Yes ☐No

c. Verification of personal references? ☐Yes ☐No

d. Verification of hospital privileges for physicians and dentists? ☐Yes ☐No
If "yes" how often does the Applicant update its list of specific privileges?

e. Verification of any pending license suspensions or revocations, or any pending disciplinary actions by other facilities? ☐Yes ☐No

f. Criminal background check? ☐Yes ☐No
☐County ☐State ☐Federal ☐None

g. Require information on any professional liability or work related claims that have previously been made against the individual? ☐Yes ☐No

h. Require information on any allegations of sexual abuse or molestation previously made against any individual? ☐Yes ☐No

i. Drug / Alcohol testing? ☐Yes ☐No

57. Does the Applicant have written job descriptions? ☐Yes ☐No

58. Before staff can provide care, is a competency based checklist used to assess and document their skills? ☐Yes ☐No

59. Does the facility have any current quality improvement initiatives in place? ☐Yes ☐No

60. Is there a fall risk and reduction program in place? ☐Yes ☐No

61. Is there an infection program in place? ☐Yes ☐No

CURRENT AND REQUESTED COVERAGE

62. Requested Effective Date of Coverage: Requested Expiration Date of Coverage:

63. Coverage Requested

☐Professional Liability ☐Claims Made ☐Occurrence ☐Retro Date (If Claims Made)

☐General Liability ☐Claims Made ☐Occurrence ☐Retro Date (If Claims Made)

☐Non Owned Automobile Liability Sublimit $

☐Employee Benefit Liability Retroactive Date

# of Employees

Limits of Liability Requested (Each Claim/Aggregate)

☐$100,000 / $300,000 ☐$250,000/$750,000 ☐$1,000,000/$3,000,000 ☐$2,000,000/$4,000,000
☐$2,000,000/$6,000,000 Other: Excess Limits:

64. Is the Applicant currently enrolled in a Patient Compensation Fund? ☐Yes ☐No

65. Please describe any additional insureds to be included, their interest and requested coverage.

Name & Address	Description of Operations	Interest	Coverage Desired
			☐PL ☐GL
			☐PL ☐GL
			☐PL ☐GL

66. Is the Applicant requesting to include Independent Contractors as Insureds?

Policy Period	Carrier	Limits	Ded/SIR	CM or Occ	Retroactive Date	Premium

67. MISSOURI RESIDENTS – DO NOT ANSWER. Has any insurer cancelled or declined to issue Professional or General Liability insurance for the Applicant? ☐Yes ☐No

If "Yes," please provide details:

CLAIMS HISTORY		
68.	During the past five (5) years, has any claim that would fall within the scope of the proposed insurance been made against the Applicant or against any entity or individual proposed for coverage under this insurance? If "Yes," please provide dates of loss, claimant name, all defense and indemnity payments, all defense and indemnity reserves (if claims are open), and claim status (open/closed): **NOTE:** WITHOUT PREJUDICE TO ANY OTHER RIGHTS OR REMEDIES OF THE UNDERWRITER, IT IS AGREED THAT ANY CLAIM REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION 68 IS EXCLUDED FROM THE PROPOSED INSURANCE.	☐Yes☐No
69.	Is the Applicant or any entity or individual proposed for coverage under this insurance aware of any fact, circumstance, situation, transaction, event, act, error or omission which they have reason to believe may or could reasonably be foreseen to give rise to a claim that may fall within the scope of the proposed insurance? If "Yes," please provide details: **NOTE:** WITHOUT PREJUDICE TO ANY OTHER RIGHTS OR REMEDIES OF THE UNDERWRITER, IT IS AGREED THAT ANY CLAIM ARISING FROM ANY FACT, CIRCUMSTANCE, SITUATION, TRANSACTION, EVENT, ACT, ERROR OR OMISSION REQUIRED TO BE DISCLOSED IN RESPONSE TO QUESTION 69 IS EXCLUDED FROM THE PROPOSED INSURANCE.	☐Yes☐No

AMBULATORY SURGERY CENTER SUPPLEMENTAL

1. Indicate the total number of outpatient surgeries: Last 12 Months_____ Next 12 Months(Projected):_____

2. Please provide the number of procedures by category performed during the last 12 months and estimated for the next 12 months:

	Last 12 Months	Next 12 Months		Last 12 Months	Next 12 Months
Bariatric Surgery			Ophthalmology/Cataract		
Cardiovascular			Ophthalmology – Other		
Colon and Rectal			Orthopedic Surgery		
ENT			Pain Management		
Gastrointestinal Endoscopies			Plastic – Reconstructive		
General Surgery			Plastic – Cosmetic		
Gynecological			Podiatry		
Neuro Surgery/Spine			Radiation Oncology/Therapy		
Obstetrical			Urological		
Ophthalmology/Laser Eye			Vascular		

3. Please describe any specific cosmetic procedures being performed:

4. Are any other services (other than surgery) not listed above (i.e. laboratory, imaging, office visits) provided? ☐Yes ☐No

   If "Yes," list service type and amount below:

5. Does the Applicant perform any abortions? ☐Yes ☐No

   If "Yes," give number per year:

6. What percentage of the Applicant's patients/clients are under 18 years of age? _____%

7. Does the Applicant have any beds used for overnight capacity? ☐Yes ☐No

   If "Yes,"
   a. How many? _____ ☐Yes ☐No
   b. Are any beds licensed as acute care hospital beds?
      If "Yes," how many? _____

8. Number of surgical suites/operating rooms: _____ Number of Recovery Rooms: _____

9. Does the Applicant provide any post-operative services? ☐Yes ☐No

   If "Yes," please describe:

10. Please describe the provisions that have been made for the afterhours emergency:

    Indicate which of the following equipment is maintained at the Applicant's facility:

    ☐EKG ☐Oxygen ☐Suction ☐Defibrillator

    ☐Crash cart with full cardiac life support capabilities and necessary IV fluids

    ☐X-Ray with ability to do on premises processing

11. Does the Applicant have written policies and procedures that address:
    a. Documentation of preoperative care, intraoperative care and postoperative care? ☐Yes ☐No
    b. Documentation of the performance of sponge and instrument counts in the medical record? ☐Yes ☐No
    c. Dictation of operative report within 24 hours of surgery? ☐Yes ☐No
    d. Phone call to the patient within 24 hours of discharge? ☐Yes ☐No
    e. Documentation of patient notification of abnormal pathology results in the medical chart? ☐Yes ☐No

    If "No" to any of the above, please explain:

12. Are equipment and instruments cleaned, disinfected and sterilized at the Applicant's facility? ☐Yes ☐No

    If "No," who provides this service?

13. Does the Applicant have a written discharge policy in place that requires:
    a. The patient be examined by a physician prior to discharge? ☐Yes ☐No
    b. Written instructions (original maintained in the chart) including emergency care procedures be given to the patient upon discharge? ☐Yes ☐No
    c. Someone other than the patient drives the patient home after the surgical procedures? ☐Yes ☐No

    If "No" to any of the above, please explain:

14. Does the Applicant have a written emergency transport policy and an agreement with a local Hospital? ☐Yes ☐No

    Hospital Name:
    Hospital Address:

    Number of miles from the Applicant's facility:

15. **Anesthesia**

    Number of: Anesthesiologists _____ CRNAs _____

    a. Are all anesthesiologists required to be board certified/eligible in anesthesiology? ☐Yes ☐No
    b. Are all CRNAs supervised by an anesthesiologist? ☐Yes ☐No
    c. Is a pre-anesthesia evaluation done by an anesthesiologist? ☐Yes ☐No
    d. Is anesthesia equipment equipped with:
        i. Oxygen analyzers? ☐Yes ☐No
        ii. Disconnect alarms? ☐Yes ☐No
    e. Who owns and maintains the oxygen equipment?
    f. Is there a written process in place for patient selection (ASA criteria or other)? ☐Yes ☐No
    g. Is there a separate informed consent for anesthesia? ☐Yes ☐No
    h. Does the Applicant monitor the use of reversal agents? ☐Yes ☐No
    i. Other than anesthesiologists or CRNA's, who administers anesthesia or conscious sedation?

REQUIRED INFORMATION

Required Attachments

Please include a current copy of each of the following documents with the application:

☐Declarations Page from current policy, showing policy period, limits of liability, retroactive date, and any exclusions that were applied to the policy

☐Audited financial statements or Pro Forma financial statements if Applicant is newly formed

☐ Schedule of Named Insureds

☐Loss runs from all insurance carriers that insured the Applicant for the past six years (if applicable)

☐Specimen copies of standard contracts used with third parties

☐Copy of corporate by-laws

FRAUD WARNINGS

Any person who knowingly and with intent to defraud any insurance company or another person, files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be guilty of committing a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

ALABAMA AND MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ARKANSAS, MINNESOTA AND OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud, which is a crime.

COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to any insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, any insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

LOUISIANA, NEW MEXICO, RHODE ISLAND APPLICANTS AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MISSOURI APPLICANTS: Any person commits a "fraudulent insurance act" if such person knowingly presents, causes to be presented, or prepares with knowledge or belief that it will be presented, to or by an insurer, purported insurer, broker, or any agent thereof, any oral or written statement including computer generated documents as part of, or in support of, an application for the issuance of, or the rating of, an insurance policy for commercial or personal insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance, which such person knows to contain materially false information concerning any fact material thereto or if such person conceals, for the purpose of misleading another, information concerning any fact material thereto.

NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

OKLAHOMA APPLICANTS: WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON AND TEXAS APPLICANTS: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

PENNSYLVANIA APPLICANTS: 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 subjects such person to criminal and civil penalties.

PUERTO RICO APPLICANTS: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars ($5,000) no more than ten thousand dollars ($10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

SIGNATURE AND AUTHORIZATION

The undersigned, as authorized agent of all individuals and entities proposed for this insurance, declares that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. For Florida accounts, the preceding sentence is replaced with the following: The undersigned, as authorized agent of all individuals and entities proposed for this insurance, represents that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. The information in this Application is material to the risk accepted by us. If a policy is issued it will be in reliance upon the Application, and the Application will be the basis of the contract.

We will maintain the information contained in and submitted with this Application on file and along with the Application will be considered physically attached to, part of, and incorporated into the policy, if issued. For North Carolina, Utah and Wisconsin accounts, this Application and the materials submitted with it shall become part of the policy, if issued, if attached to the policy at issuance.

We are authorized to make any inquiry in connection with this Application. Our acceptance of this Application or the making of any subsequent inquiry does not bind you or us to complete the insurance or issue a policy.

The information provided in this Application is for underwriting purposes only and does not constitute notice to us under any policy of a Claim or potential Claim.

If the information in this Application materially changes prior to the effective date of the policy, you must notify us immediately and we may modify or withdraw any quotation or agreement to bind insurance.

NOTICE TO NEW YORK APPLICANTS: 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.

Applicant Name	
By (Authorized Signature)	
Name/Title	
Date	

NOTE: THIS APPLICATION MUST BE SIGNED BY A PARTNER, PRINCIPAL, DIRECTOR OR OFFICER OF THE APPLICANT ACTING AS THE AUTHORIZED AGENT OF ALL INDIVIDUALS AND ENTITITES PROPOSED FOR THIS INSURANCE.

Produced By (Insurance Agent)			
Insurance Agency			
Insurance Agency Taxpayer ID			
Agent License No. or Surplus Lines No.			
Address	Street:		
	City:	State:	Zip:
Email Address			

Submitted By (Insurance Agency)			
Insurance Agency Taxpayer ID			
Agent License No. or Surplus Lines No.			
Address	Street:		
	City:	State:	Zip:

NOTE: FOR NEW HAMPSHIRE APPLICANTS, PRODUCER'S NAME AND SIGNATURE ARE REQUIRED.