

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	<input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> LLC		
5.	Tax Status	<input type="checkbox"/> For Profit – Private <input type="checkbox"/> For Profit – Publicly Traded <input type="checkbox"/> Not For Profit		
6.	Entity Ownership	<input type="checkbox"/> Physician Owned <input type="checkbox"/> Hospital Owned <input type="checkbox"/> 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 merge, acquire or consolidate with another entity, sell or divest another entity or facility, discontinue any operations or services, or 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 percentage for entities where you are the majority owner and for which you are seeking coverage under this policy.

Name & Address	Description of Operations	Ownership %

(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.

Total Revenues	Last 12 Months	Next 12 Months (Projected)

15. Please indicate Applicant's facility type:

<input type="checkbox"/> Adult Day Care *	<input type="checkbox"/> Home Health / Hospice	<input type="checkbox"/> Staffing
<input type="checkbox"/> Ambulance *	<input type="checkbox"/> Imaging/X-ray Center	<input type="checkbox"/> Substance Abuse Facility
<input type="checkbox"/> Dialysis Center	<input type="checkbox"/> Laboratory	<input type="checkbox"/> Surgery Center*
<input type="checkbox"/> Emergency Transport *	<input type="checkbox"/> Mental Health / Outpatient Clinic	Telemedicine
<input type="checkbox"/> Group Home - Adult *	<input type="checkbox"/> Pharmacy	<input type="checkbox"/> Urgent Care Center / Walk in clinic *
<input type="checkbox"/> Group Home - Youth *	<input type="checkbox"/> Rehabilitation *	<input type="checkbox"/> Other _____

* supplemental application required

16. 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.

17. **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	Pharmacy	# of Rx	Receipts
Ambulance - Air		\$	Pharmacy - Compounding		\$
Ambulance - Emergent (Ground)		\$	Pharmacy - Infusion		\$
Ambulance - Non - Emergent (Ground)		\$	Pharmacy - Remote Monitoring		\$
Ambulance - Wheelchair/Paratransit Calls		\$	Pharmacy - Retail		\$
Clinical Trials / Research / Consulting	Receipts		Pharmacy - Specialty		\$
Pharmaceuticals	\$		Rehabilitation	Visits	
Medical Devices	\$		Cardiac Rehabilitation Center		
Medical / Surgical Procedures	\$		Developmental Disability		
Day Care	Average Daily Census		Physical/Occupational Rehabilitation		
Day Care - Adult Medical			Trauma Rehabilitation - Skilled Medical		
Day Care - Pediatric Medical			Trauma Rehabilitation - Therapy		
Other (Describe): _____					
Home Health / Hospice Care	Visits	Receipts	Residential Facilities	Licensed Beds	Occupied Beds
Hospice Home Care		\$	Adolescent/Child Residential Care		
Home Health Infusion Therapy		\$	Apartments/Independent Living		
Home Health Personal Care / Non Medical		\$	Group Homes		
Home Health Skilled Care		\$	Halfway Houses/Shelters		
Home Health Rehabilitation		\$			
Hospice Care Facility	Beds		School - Allied Medical Professional	# of Students	# of Faculty
Inpatient			Describe: _____		
Imaging/X-Ray	Procedures	Receipts	Substance Abuse - Drug or Alcohol	Visits	Receipts
Imaging - MRIs		\$	Substance Abuse Counseling Outpatient		\$
Imaging - X-Ray Diagnostics		\$	Substance Abuse - Detoxification		\$
Imaging - CT Scans		\$	Substance Abuse - Residential		\$
Imaging - Mammograms		\$	Substance Abuse - Skilled Medical		\$
Imaging - Ultrasounds		\$	Substance Abuse - Methadone Program		\$
Imaging - Bone Density Tests		\$	Treatment Centers	Visits	Receipts
Imaging - PET Scans		\$	Cancer Treatment Center		\$
Imaging - Gamma Rays		\$	College or University Health Center		\$
Laboratory	Procedures	Receipts			
Cardiac Catheterization Laboratory		\$	Crisis Stabilization Center		\$
Clinical Pathology Laboratory		\$	Dialysis Treatment Center		\$
Dental Laboratory		\$	FTCA Clinic		\$
Medical Laboratory		\$	Health Department		\$
Ocular Laboratory		\$	Radiation Therapy		\$
Optical Establishment		\$	Sleep Center		\$
Quality Control/Reference Laboratory		\$	Other (Describe): _____		\$
Other (Describe): _____		\$	Telemedicine	Visits	Receipts
Lithotripsy Centers	Visits	Receipts	Telemedicine		\$
Lithotripsy Centers		\$	Teleradiology: Preliminary Reads		\$
Medical Staffing /Nurse Registry	Total Hours	Receipts	Teleradiology: Final Reads		\$
Medical Staffing/Nurse Registry		\$	Urgent Care/Urgicenter	Visits	Receipts
Mental Health/Counseling	Visits	Receipts	Primary Care		\$
Mental Health/Counseling - Outpatient		\$	Non-Urgent Care		\$
Mental Health/Partial Hospitalization		\$	Urgent Care		\$
Mental Health/ Day Treatment Program		\$	Weight Loss Center	Visits	Receipts
			Weight Loss Procedures		\$

18.	Does the Applicant provide services to any of the following: <input type="checkbox"/> Correctional Facility <input type="checkbox"/> Hospital <input type="checkbox"/> Nursing Home, Assisted Living or other Residential Facility <input type="checkbox"/> Physician Offices <input type="checkbox"/> Supplemental Staffing / Nurse Registry	<input type="checkbox"/> Yes <input type="checkbox"/> No									
19.	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): <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">____% Emergency Department</td> <td style="width: 33%;">____% Neonatal</td> <td style="width: 33%;">____% Pediatric</td> </tr> <tr> <td>____% Intensive Care Unit</td> <td>____% Nursing Home / Assisted Living</td> <td>____% Psychiatric</td> </tr> <tr> <td>____% Medical Surgical Unit</td> <td>____% Obstetrical/Labor & Delivery</td> <td>____% Other _____</td> </tr> </table>	____% Emergency Department	____% Neonatal	____% Pediatric	____% Intensive Care Unit	____% Nursing Home / Assisted Living	____% Psychiatric	____% Medical Surgical Unit	____% Obstetrical/Labor & Delivery	____% Other _____	
____% Emergency Department	____% Neonatal	____% Pediatric									
____% Intensive Care Unit	____% Nursing Home / Assisted Living	____% Psychiatric									
____% Medical Surgical Unit	____% Obstetrical/Labor & Delivery	____% Other _____									
20.	Is training verified for all placed staffed and matched for competency? If "No," please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No									
21.	What percentage of the Applicant's patients/clients are in the following age ranges? < 18 years of age: _____ Ages 18-64: _____ >65 years of age: _____										
22.	Does the Applicant: a. Prescribe medication to any patient? b. Administer anesthesia (other than topical)? If "Yes," what percentage of procedures require general anesthesia? _____ c. Perform any surgical procedures? d. Own any biomedical or other equipment used for diagnosis, monitoring or treatment purposes? If "Yes:" i. Do qualified personnel inspect and maintain the equipment on a regular basis? ii. Are manufacturers' recommendations followed for all maintenance and repair of equipment? iii. Does the Applicant have written procedures for examination and preserving any allegedly defective equipment or product? iv. Does the Applicant provide preventative maintenance or repairs on medical equipment leased to others? v. Does the Applicant repackage or redesign any products or equipment it sells, rents or leases? vi. Is any of the equipment or other products sold with the Applicant's company label?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No									
23.	Please provide requested information for the Medical Director or Administrator at the Applicant's facility: Name of Medical Director/Administrator: _____ Specialty: _____ Coverage (check one): <input type="checkbox"/> Coverage on this policy <input type="checkbox"/> No coverage needed/covered elsewhere Responsibilities (check one): <input type="checkbox"/> Administrative Only <input type="checkbox"/> Direct Patient Care <input type="checkbox"/> Both										

24. Please provide requested information for each physician providing services at the Applicant's facility: None

Physician Names	Specialty	To Be Covered On This Policy	Check One	Hours per Month
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	

25. 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: _____						

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

If "Yes," please explain:

- a. Do you credential all professional staff that you employ? Yes No
- b. If "Yes," how often is credentialing done? _____

27. Does the Applicant have written requirements that all clinical staff carry professional liability insurance? Yes No
 If "Yes," what are the minimum limits of insurance required?
 \$ _____ Each Claim / \$ _____ Aggregate

28. List of Locations:

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

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

OPERATIONS AND ADMINISTRATION

29. Is the Applicant licensed in accordance with applicable state and federal regulations? Yes No
 If "No," please provide a detailed explanation:

30. 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:

31. Is the Applicant a member of any professional organizations or associations? Yes No
 If "Yes, please list professional organizations.

32. Is the Applicant accredited? Yes No
 If "Yes," by whom? _____

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

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

35. 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

36. Does the Applicant have any contractual agreements with independent contractors who provide services at its facility? Yes No
 If "Yes," please describe the services:

<p>37. Does the Applicant require contractors to provide verification of professional liability insurance? If yes, what limits are required? _____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>38. Are all contracts reviewed by legal counsel prior to execution?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>39. Does the Applicant indemnify (hold harmless) any other party for liability? If "Yes," submit a copy of the agreement with this application.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>40. Does the Applicant provide services to others on a contractual agreement? If "Yes," please describe the services and provide a copy of the contract.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>41. Does the Applicant sell or lease any medical equipment or products to patients or others in connection with its operations? If "Yes," please complete the following: Total Sales: _____ Total Annual Lease/Rental Receipts: _____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Risk Management</p>	
<p>42. Is there an individual who is designated with the job title and role of Risk Manager? If "No," explain:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>43. Is there a written, formalized Risk Management and/or Patient Safety Program? If "Yes:" a. Is this plan regularly reviewed for effectiveness and/or any necessary changes? b. How often is the plan reviewed</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>44. Is there an ongoing Quality Assessment or Improvement Plan? If "No," explain:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>45. Are transfer agreements in place with the closest hospital(s) for patients who develop a need for care beyond the scope of the facility?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>46. Is a formal process in place to evaluate and address concerns of unexpected patient outcomes?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>47. Are written policies and procedures in place for reporting of any suspected abuse?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>48. Has the Applicant had any incident at any facility that resulted in an allegation of sexual abuse or molestation? If "Yes," please describe details of the incident.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

49. Are complete records kept on all patients or clients? Yes No
50. Is an informed consent process in place? Yes No
51. 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 employers/employment history? Yes No
 - c. Verification of personal references? Yes No
 - d. Verification of hospital privileges for physicians and dentists?
If "yes" how often does the Applicant update its list of specific privileges? Yes No
 - 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
52. Does the Applicant have written job descriptions? Yes No
53. Before staff can provide care, is a competency based checklist used to assess and document their skills? Yes No
54. Does the facility have any current quality improvement initiatives in place? Yes No
55. Is there a fall risk and reduction program in place? Yes No
56. Is there an infection program in place? Yes No

CURRENT AND REQUESTED COVERAGE

57. Current Coverage:

	Carrier	Policy Period	Limits	Ded/SIR	Retro Date If Occ - type N/A	Premium
Professional Liability						
General Liability						
Excess Liability						

58. 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 \$
(*If checked, please complete the Hired & Non-Owned Supplemental Application)

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:

59. Is the Applicant currently enrolled in a Patient Compensation Fund? If "Yes," which one(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
60. MISSOURI RESIDENTS – DO NOT ANSWER. Has any insurer cancelled or declined to issue Professional or General Liability insurance for the Applicant? If "Yes," please provide details:	<input type="checkbox"/> Yes <input type="checkbox"/> No

CLAIMS HISTORY

61. 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 61 IS EXCLUDED FROM THE PROPOSED INSURANCE.	<input type="checkbox"/> Yes <input type="checkbox"/> No
62. 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 62 IS EXCLUDED FROM THE PROPOSED INSURANCE.	<input type="checkbox"/> Yes <input type="checkbox"/> No

REQUIRED INFORMATION

<p>Required Attachments</p> <p>Please include a current copy of each of the following documents with the application:</p> <ul style="list-style-type: none"> <input type="checkbox"/>Declarations Page from current policy, showing policy period, limits of liability, retroactive date, and any exclusions that were applied to the policy <input type="checkbox"/>Audited financial statements or Pro Forma financial statements if Applicant is newly formed <input type="checkbox"/>Schedule of Named Insureds <input type="checkbox"/>Loss runs from all insurance carriers that insured the Applicant for the past six years (if applicable) <input type="checkbox"/>Specimen copies of standard contracts used with third parties <input type="checkbox"/>Copy of corporate by-laws <input type="checkbox"/>Copy of your facility's most recent license (if applicable) <input type="checkbox"/>Copy of your facility's most recent inspection report (if applicable) <input type="checkbox"/>Copy of your facility's current screening, hiring or credentialing guidelines

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 ENTITIES 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.