

Medical Facility and Providers Urgent Care and Walk In Clinic 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:

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. Services Provided: Please provide projected exposure details for the next 12 months for Applicant and any subsidiaries or other entities seeking coverage. **Visits** – Count each patient each time they enter the Applicant’s facility for healthcare related services.

	Number of Annual Visits Location 1	Number of Annual Visits Location 2	Number of Annual Visits Location 3
Preventative / Diagnostic Visits			
Alcohol Drug Testing			
Allergy Shots			
Blood Pressure Screenings			
Immunizations / Flu Shots			
Laboratory			
Occupational Health (include PT/OT)			
Physicals			
Wellness			
Treatment Visits			
Pain Management			
Primary Care			
Weight Loss			
Other Visits			
Describe:			
Non Emergent Care Visits: (Abrasions, cold, cough or flu, earache, sore throat, animal or insect bites, minor allergic reactions, minor burns, minor fractures, minor lacerations, sprains.)			
Emergent Care Visits: (potential life threatening conditions such as chest pain or pressure, coughing or vomiting blood, difficulty breathing, uncontrolled bleeding, severe head injury, high pediatric fever, serious dysfunction of or injury to any body organ or part, severe burns, severe allergic reaction or suicidal feelings.)			

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 provide any services to treat gender dysphoria? Yes No

22. 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

23. 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

24. 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
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
			<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 staff members who are not licensed or who have restricted licenses or privileges? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," please explain:						
27. Does the Applicant have written requirements that all clinical staff carry professional liability insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No						
28. 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						
29. Does the Applicant verify staff professional liability insurance on an annual basis? <input type="checkbox"/> Yes <input type="checkbox"/> No						

30. 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

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

32. 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

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

If "Yes", please explain.

OPERATIONS AND ADMINISTRATION

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

If "No," please provide a detailed explanation:

35. 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:

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

If "Yes, please list professional organizations.

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

___AAHC ___CHAP ___CLIA ___JCAHO ___Other: _____

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

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

40.	Has the Applicant ever been investigated by any third party for alleged fraud or erroneous billing or entered into a Compliance Integrity Agreement? If "Yes," please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contractual Agreements		
41.	Does the Applicant have any contractual agreements with independent contractors who provide services at its facility? If "Yes," please describe the services:	<input type="checkbox"/> Yes <input type="checkbox"/> No
42.	Does the Applicant require contractors to provide verification of professional liability insurance? If yes, what limits are required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
43.	Are all contracts reviewed by legal counsel prior to execution?	<input type="checkbox"/> Yes <input type="checkbox"/> No
44.	Does the Applicant indemnify (hold harmless) any other party for liability? If "Yes," submit a copy of the agreement with this application.	<input type="checkbox"/> Yes <input type="checkbox"/> No
45.	Does the Applicant provide services to others on a contractual agreement? If "Yes," please describe the services and provide a copy of the contract.	<input type="checkbox"/> Yes <input type="checkbox"/> No
46.	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:	<input type="checkbox"/> Yes <input type="checkbox"/> No
47.	Does the applicant contract outside entities for the removal and/or disposal of any of the following wastes? <input type="checkbox"/> Low level radioactive <input type="checkbox"/> Other Radioactive <input type="checkbox"/> Hazardous or Toxic <input type="checkbox"/> Medical or Infectious If "Yes" to any of the above, is evidence of insurance required? What are the minimum limits required?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
Risk Management		
48.	Is there an individual who is designated with the job title and role of Risk Manager? If "No," explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
49.	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?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

50.	Is there an ongoing Quality Assessment or Improvement Plan? If "No," explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
51.	Are transfer agreements in place with the closest hospital(s) for patients who develop a need for care beyond the scope of the facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
52.	Is a formal process in place to evaluate and address concerns of unexpected patient outcomes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
53.	Are written policies and procedures in place for reporting of any suspected abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
54.	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.	<input type="checkbox"/> Yes <input type="checkbox"/> No
55.	Are complete records kept on all patients or clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
56.	Is an informed consent process in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
57.	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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	b. Verification of previous employer's/employment history?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c. Verification of personal references?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	d. Verification of hospital privileges for physicians and dentists? If "yes" how often does the Applicant update its list of specific privileges?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	e. Verification of any pending license suspensions or revocations, or any pending disciplinary actions by other facilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	f. Criminal background check? <input type="checkbox"/> County <input type="checkbox"/> State <input type="checkbox"/> Federal <input type="checkbox"/> None	<input type="checkbox"/> Yes <input type="checkbox"/> No
	g. Require information on any professional liability or work related claims that have previously been made against the individual?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	h. Require information on any allegations of sexual abuse or molestation previously made against any individual?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	i. Drug / Alcohol testing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
58.	Does the Applicant have written job descriptions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
59.	Before staff can provide care, is a competency based checklist used to assess and document their skills?	<input type="checkbox"/> Yes <input type="checkbox"/> No
60.	Does the facility have any current quality improvement initiatives in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
61.	Is there a fall risk and reduction program in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
62.	Is there an infection program in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No

CURRENT AND REQUESTED COVERAGE

63. Requested Effective Date of Coverage: _____ Requested Expiration Date of Coverage: _____

64. Coverage Requested

<input type="checkbox"/> Professional Liability	<input type="checkbox"/> Claims Made	<input type="checkbox"/> Occurrence	<input type="checkbox"/> Retro Date (If Claims Made)
<input type="checkbox"/> General Liability	<input type="checkbox"/> Claims Made	<input type="checkbox"/> Occurrence	<input type="checkbox"/> Retro Date (If Claims Made)
<input type="checkbox"/> Non Owned Automobile Liability		Sublimit	\$
<input type="checkbox"/> 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:	

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

66. 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

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

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

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

If "Yes," please provide details:

CLAIMS HISTORY

69. 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? Yes No

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 69 IS EXCLUDED FROM THE PROPOSED INSURANCE.

70. 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? Yes No

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 70 IS EXCLUDED FROM THE PROPOSED INSURANCE.

FRAUD WARNINGS

Any person who knowingly and with intent to defraud an 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: 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 restitution fines or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas: 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 fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: 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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder 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.

Delaware: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

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

Florida: 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.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kansas: Any person who, knowingly and with intent to defraud, 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 written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial 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 conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

Louisiana: 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 fines and confinement in prison.

Maine: 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 denial of insurance benefits.

Maryland: 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.

Michigan: 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 fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Nevada: Pursuant to NRS 686A.291, any person who knowingly and willfully files a statement of claim that contains any false, incomplete or misleading information concerning a material fact is guilty of a category D felony.

New Hampshire: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: 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.

Ohio: Any person who, with intent to defraud or knowing that he 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.

Oklahoma: 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: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Pennsylvania: 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: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Rhode Island: 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 fines and confinement in prison.

Tennessee: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Virginia: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

West Virginia: 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 fines and confinement in prison.

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.