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	Homeland Insurance Company of New York   Homeland insurance Company of Delaware (Stock companies owned by the OneBeacon Insurance Group)	
<b>Application</b>	<b>MEDICAL FACILITIES AND PROVIDERS LIABILITY APPLICATION</b>	

**NOTICE: PORTIONS OF THE POLICY FOR WHICH THIS APPLICATION IS MADE MAY CONTAIN CLAIMS MADE AND REPORTED 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.**

**Instructions:**

- If the Applicant’s primary operation is an Ambulatory Surgery Center or an Urgent Care/ Walk-In Clinic, the Applicant must complete the applicable Application below in place of this Application.
  - Medical Facilities and Providers Ambulatory Surgery Center Application (HPA-30002-07-12)
  - Medical Facilities and Providers Urgent Care and Walk In Clinic Application (HPA-30003-07-12)
- If the Applicant performs or is requesting coverage for any of the following services, the Applicant must complete the applicable Supplemental Application(s) and submit such Supplemental Application(s) with this Application.
  - Ambulance Services (HPA-30006-07-12)
  - Hired and Non-Owned Auto (HPA-30007-07-12)
  - Imaging Center (HPA-30008-07-12)
  - Medical Laboratory (HPA-30009-07-12)
  - Neuromonitoring-Interoperative Services (HPA-30010-07-12)
  - Non-Medical Professional Services (HPA-30011-07-12)
  - Pharmacy Services (HPA-30012-07-12)
  - Residential Care (HPA-30013-07-12)
  - Schools (HPA-30014-07-12)

A. ACCOUNT INFORMATION	
1. Applicant Name	
Doing Business As	
Federal Employee I.D.# (FEIN)	
State of Domicile	
2. Mailing Address	Street:
	City: State: Zip:
	County: Website Address:
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. Date Established	
7. List all States where the Applicant is operating and providing services:	

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

If "Yes," please explain:

9. 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.

10. 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.)

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

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

**B. FINANCIAL AND EXPOSURE DETAILS**

12. 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 Gross Revenues		

13. 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.

14. **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 Applicant's facility for healthcare related services. **Beds** - Use the total number of licensed 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 (continued)	# of Rx	Receipts
Ambulance - Air		\$	Pharmacy - Infusion		\$
Ambulance - Emergent (Ground)		\$	Pharmacy - Remote Monitoring		\$
Ambulance - Non-Emergent (Ground)		\$	Pharmacy - Retail		\$
Clinical Trials/Research/Consulting	Receipts		Pharmacy - Specialty		\$
Pharmaceuticals	\$		Rehabilitation	Visits	
Medical Devices	\$		Cardiac Rehabilitation Center		
Medical/Surgical Procedures	\$		Developmental Disability		
Day Care	Daily Census		Physical/Occupational Rehabilitation		
Day Care - Adult Medical			Trauma Rehabilitation - Skilled Medical		
Day Care - Pediatric Medical			Trauma Rehabilitation - Therapy		
Other (Describe): _____			Residential Facilities	Beds	
Home Health/Hospice Care	Visits		Adolescent/Child Residential Care		
Hospice Home Care			Apartments/Independent Living		
Home Health Infusion Therapy			Assisted Living		
Home Health Personal Care/Non Medical			Group Homes		
Home Health Skilled Care			Halfway Houses/Shelters		
Home Health Rehabilitation			School - Allied Medical Professional	# Students	# Faculty
Hospice Care Facility	Beds		Nursing/PT/OT		
Inpatient			Physician Assistant, EMT, Paramedic		
Imaging/X-Ray	Procedures	Receipts	Optometry		
Imaging - CT Scans		\$	Other Student Program: _____		
Imaging - MRI Facilities		\$	Substance Abuse - Drug or Alcohol	Visits	Beds
Imaging - PET Scans		\$	Substance Abuse Counseling Outpatient		
Imaging - X-Ray Diagnostic		\$	Substance Abuse - Detoxification		
Laboratory	Receipts		Substance Abuse - Residential		
Blood/Plasma Bank	\$		Substance Abuse - Skilled Medical		
Cardiac Catheterization Laboratory	\$		Substance Abuse Methadone Program		
Clinical Pathology Laboratory	\$		Treatment Centers	Visits/Proc.	Beds
Dental Laboratory	\$		Cancer Treatment Center		
Medical Laboratory	\$		College or University Health Center		
Ocular Laboratory	\$		Community Health Center		
Optical Establishment	\$		Crisis Stabilization Center		
Organ/Tissue Bank (Direct Processing)	\$		Dialysis Treatment Center		
Organ/Tissue Bank (No Direct Processing)	\$		Health Department		
Quality Control/Reference Laboratory	\$		Radiation Therapy		
Other (Describe): _____	\$		Other (Describe): _____		
Lithotripsy Centers	Visits	Receipts	Sleep Center	Visits	Beds
Lithotripsy Centers		\$	Sleep Center		
Medical Staffing/Nurse Registry	Receipts		Telemedicine	Patient Encounters	
Medical Staffing/Nurse Registry	\$		Telemedicine		
Mental Health/Counseling	Visits		Teleradiology: Preliminary Reads		
Mental Health/Counseling - Outpatient			Teleradiology: Final Reads		
Mental Health/Partial Hospitalization			Urgent Care/Urgicenter	Visits	
Mental Health/Day Treatment Program			Urgent Care/Urgicenter		
Pharmacy	# of Rx	Receipts	Weight Loss Center	Visits	
Pharmacy - Compounding		\$	Weight Loss Center		

15. Does the Applicant provide services to any of the following:

- |  |   |
|--|---|
| <input type="checkbox"/> Correctional Facility                                       | <input type="checkbox"/> Physician Offices                    |
| <input type="checkbox"/> Hospital  | <input type="checkbox"/> Supplemental Staffing/Nurse Registry |
| <input type="checkbox"/> Nursing Home, Assisted Living or other Residential Facility |   |

16. If staffing is provided to others, what percentage of 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 _____ |

Is training verified for all placed staff and matched for competency?  Yes  No

If "No," please explain:

17. What percentage of the Applicant's patients/clients are under 18 years of age? \_\_\_\_\_ %

18. Does the Applicant:

- |   |  |
|---|--|
| a. Prescribe medication to any patient?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Administer anesthesia (other than topical)?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If "Yes," what percentage of procedures require general anesthesia _____ %  |  |
| c. Perform any surgical procedures?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Own any biomedical or other equipment used for diagnosis, monitoring or treatment purpose?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If "Yes," do qualified personnel inspect and maintain the equipment on a regular basis? <input type="checkbox"/> Yes <input type="checkbox"/> No  |  |
| Are manufacturers' recommendations followed for all maintenance and repair of equipment? <input type="checkbox"/> Yes <input type="checkbox"/> No |  |

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

Name of Medical Director	Specialty	Insurance Carrier/Policy Number/Policy Period	Check One:	Hours Per Month
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor	
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	

Note: If coverage is requested for any physician, a supplemental application must be completed for each such physician. Coverage for any physician is not automatically included. The policy, if issued, will determine coverage.

20. 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/Advance Practice Nurse						
Occupational/Speech Therapist						
Optometrist						
Pharmacist						
Physical Therapist						
Physician						
Physician Assistant						
Podiatrist						
Psychologist						
Respiratory Therapist						
Social Worker						
Surgical Technician						
Other: _____						

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

If "Yes," please explain:

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

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

a. Physicians or surgeons:

\$ \_\_\_\_\_ Each occurrence/\$ \_\_\_\_\_ Aggregate

b. Dentists, nurse anesthetists, nurse practitioners, physician assistants and nurse midwives

\$ \_\_\_\_\_ Each occurrence/\$ \_\_\_\_\_ Aggregate

c. Allied health care professionals:

\$ \_\_\_\_\_ Each occurrence/\$ \_\_\_\_\_ Aggregate

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

24. 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. Sprinkler; H = Heat Detector; S = Smoke Detector; A = Auto. Alarm
Medical Facilities Locations					
Other Buildings					

GENERAL LIABILITY EXPOSURES: Complete this section (Questions 25-32) if General Liability Coverage is requested.

25. 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 information:

Total Annual Sales: \$ \_\_\_\_\_ Total Annual Lease/Rental Receipts: \$ \_\_\_\_\_

**Category I. Expendable Items** – Intended for one time usage and disposed (i.e. adhesive tape, bandages, or hypodermic needles, etc.)

Total Annual Sales: \$ \_\_\_\_\_ Total Annual Lease/Rental Receipts: \$ \_\_\_\_\_

**Category II. Non-Expendable Items** – Excluding diagnostic or treatment equipment or devices. This category includes, but is not limited to hospital beds, bathroom safety bars, portable toilets, patient lifts or hoists, traction apparatus, ambulatory aids such as walkers, strollers, canes, crutches, wheelchairs, etc. and prosthetic devices and I.V. stands including medical and surgical instruments unless considered diagnostic or treatment, etc.

Total Annual Sales: \$ \_\_\_\_\_ Total Annual Lease/Rental Receipts: \$ \_\_\_\_\_

**Category III. Diagnostic or treatment Devices** – This category includes oxygen and other medical gases used in conjunction with respiratory therapy (excluding ventilators), treatment devices or equipment NOT used to sustain life or perform critical monitoring functions. Also included are blood pressure gauges, I.V. pumps, portable EKG machines, or sending devices.

Total Annual Sales: \$ \_\_\_\_\_ Total Annual Lease/Rental Receipts: \$ \_\_\_\_\_

**Category IV. Life Sustaining or Critical Life Monitoring Equipment or Devices** – This category includes dialysis or heart/lung machines, apnea monitors, or any other life dependent monitors or any other equipment or devices that if they malfunction/fail could result in death or serious deterioration in a health condition.

Total Annual Sales: \$ \_\_\_\_\_ Total Annual Lease/Rental Receipts: \$ \_\_\_\_\_

26. Is the Applicant included as an additional insured under the applicable manufacturer's Products Liability Coverage?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
27. Have any of the products that the Applicant distributes been recalled? If "Yes," please provide details:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
28. Does the Applicant have written procedures for examination and preserving any allegedly defective equipment or product?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
29. Does the Applicant provide preventive maintenance or repairs on medical equipment leased to others? If "Yes," please describe:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
30. Does the Applicant repackage or redesign any products or equipment it sells, rents or leases? If "Yes," please describe:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
31. Is any of the equipment or other products sold with the Applicant's company label? If "Yes," please describe:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
32. Does the Applicant have its own sales staff? a. If "Yes," are they trained by the manufacturer? Please attach a copy of the Applicant's policies on Sales Staff Training, Preventive Maintenance and Patient Education	<input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No
<b>C. OPERATIONS AND ADMINISTRATION</b>		
33. Is the Applicant licensed in accordance with applicable state and federal regulations? If "No," please provide a detailed explanation:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
34. Has the Applicant or other associated entity ever lost a license or been placed on probation by any governmental licensing agency? If "Yes," please explain:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
35. Is the Applicant a member of any professional organizations or associations? If "Yes," please list professional organizations or associations.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
36. Is accreditation by any governmental body or other quality/patient safety organization available for the Applicant? If "Yes," please indicate accreditation(s) held: <input type="checkbox"/> AAAHC <input type="checkbox"/> CHAP <input type="checkbox"/> CLIA <input type="checkbox"/> JCAHO <input type="checkbox"/> Other: _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
37. 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
38. Are certificates of insurance obtained from all contracted providers evidencing liability limits equal to or exceeding the Applicant's liability limits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
39. 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

40. Does the Applicant agree to hold others harmless in any contractual agreement? If "Yes," please provide a copy of the contract.	<input type="checkbox"/> Yes <input type="checkbox"/> No
41. Does Legal Counsel review all contractual agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
42. Is there a written, formalized Risk Management and/or Patient Safety Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
43. Is there a system to document and report incidents, adverse events and complaints?	<input type="checkbox"/> Yes <input type="checkbox"/> No
44. Are written policies and procedures in place for reporting of any suspected abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
45. Has the Applicant had an incident at any facility that resulted in an allegation of sexual abuse or molestation? If "Yes," please describe details of the incident(s).	<input type="checkbox"/> Yes <input type="checkbox"/> No
46. Are complete records kept on all patients or clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
47. Is an Informed Consent process in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
48. 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 employers/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
f. Verification of any pending license suspensions or revocations, or any pending disciplinary actions by other facilities	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Criminal background check: <input type="checkbox"/> County <input type="checkbox"/> State <input type="checkbox"/> Federal <input type="checkbox"/> None	
h. Require information on any professional liability or work related claims that have previously been made against any individual	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Require information on any allegations of sexual abuse or molestation previously made against any individual	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Drug/alcohol testing	<input type="checkbox"/> Yes <input type="checkbox"/> No
49. Does the Applicant have written job descriptions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
50. 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



**D. CURRENT AND REQUESTED COVERAGE -** Please note that requested coverage is not automatically provided. The policy, if issued, will determine actual coverage.

51. Requested Effective Date of Coverage	52. Requested Expiration Date of Coverage
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53. Coverage requested:

<input type="checkbox"/> Professional Liability	<input type="checkbox"/> General Liability
<input type="checkbox"/> Claims Made <input type="checkbox"/> Occurrence	<input type="checkbox"/> Claims Made <input type="checkbox"/> Occurrence
Retroactive Date _____ (If Claims Made)	Retroactive Date _____ (If Claims Made)
<input type="checkbox"/> Non Owned Automobile Liability	Sublimit \$ _____
(Note: Non Owned and Hired Automobile Liability Supplemental Application must be completed)	
<input type="checkbox"/> Employee Benefit Administration Liability	Retroactive Date _____
	# of Employees _____

54. Limits of Liability Requested (Each Claim/Aggregate):

<input type="checkbox"/> \$100,000/\$300,000	<input type="checkbox"/> \$250,000/\$750,000	<input type="checkbox"/> \$1,000,000/\$3,000,000	<input type="checkbox"/> \$2,000,000/\$4,000,000
<input type="checkbox"/> \$2,000,000/\$6,000,000	<input type="checkbox"/> Other: _____	<input type="checkbox"/> Excess Limits: _____	(Complete ACORD Application)

55. Deductible Requested: (Deductible applies to each and every claim and applies to any combination of claim payments and claim expenses)

No Deductible  \$5,000  \$10,000  \$25,000  \$50,000  \$100,000  Other: \_\_\_\_\_

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

57. Is the Applicant requesting to include Independent Contractors as Insureds?  Yes  No

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

Name & Address	Description of Operations	Interest	Coverage Desired
			<input type="checkbox"/> PL <input type="checkbox"/> GL
			<input type="checkbox"/> PL <input type="checkbox"/> GL
			<input type="checkbox"/> PL <input type="checkbox"/> GL

59. Provide the following information for Professional Liability Insurance and General Liability Insurance for the current policy year and previous three years:

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

## E. CLAIMS HISTORY

60. MISSOURI RESIDENTS - DO NOT ANSWER. Has any insurer canceled or declined to issue Professional or General Liability insurance for the Applicant?

Yes  No

If "Yes," please provide details:

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?

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 61 IS EXCLUDED FROM THE PROPOSED INSURANCE.

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 reasonable 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 62 IS EXCLUDED FROM THE PROPOSED INSURANCE.

## F. REQUIRED INFORMATION

Please attach copies of the following documents to this Application. These documents shall be considered part of this Application.

- Currently valued loss history for a minimum of the last 5 years from any and all previous carriers. The loss history should include the current year and a breakdown of total incurred losses, paid losses and outstanding losses separated by year for all coverages being requested;
- Most current audited or accountant-prepared financial statements with notes;
- If Applicant is newly formed, Pro Forma financial statements;
- Current accrediting agency (JCAHO, CARF, etc.) report with recommendations and the facility's response to any contingencies;
- Copy of the Applicant's Risk Management and Quality Improvement Plan;
- Copies of all marketing or advertising brochures used by Applicant's facilities.

## G. 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: 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.

**NOTICE TO 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.

**NOTICE TO KENTUCKY APPLICANTS:** Any person who knowingly and with intent to defraud any 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.

**NOTICE TO LOUISIANA, NEW MEXICO AND RHODE ISLAND 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO 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.

**NOTICE TO 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) nor 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.

## H. 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.