HOMed BY McNeil&Co.

P.O. Box 5670
Cortland, NY 13045
Phone: (800) 822-3747
Fax: (607) 756-5051
Email: applications@
mcneilandcompany.com

HOME MEDICAL EQUIPMENT DEALER
O&P INSURANCE SURVEY

General Information

Date of survey: _____ Insurance Renewal Date: _____ Date Proposal Needed: _____

Legal Name of Organization: _____
(please include all organizations that are to be included as insureds)

_____ FEIN: _____

Mailing Address: _____

_____ County: _____

Telephone: _____ Fax: _____

Contact Name: _____ Contact Title: _____

Website Address: _____ E-Mail Address: _____

Insurance Agent Information

Agent's Name: _____

Name of Agency: _____

Address: _____

Telephone: _____ Fax: _____ E-mail address: _____

Do you currently write this account? ☐ Yes ☐ No

If Yes, for how long? _____ With what Carrier? _____

Is the account Sub-Brokered? ☐ Yes ☐ No

If yes, please indicate Agency Name: _____

Business Information

Description of organization: ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ Other _____

Years in business _____ Years experience _____

If in Business for less than 3 years, please attach resume and summary of experience of Manager.

Number of Employees: _____ Number of Executives/Officers/Owners: _____ Is there an employee union? ☐ Yes ☐ No

Is your business a subsidiary or division of another company? ☐ Yes ☐ No

If yes, please provide the name of the company, the address and relationship: _____

_____

Has your business had any changes in ownership over the past 3 years? ☐ Yes ☐ No

If yes, please provide details: _____

_____

Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? ☐ Yes ☐ No

If yes, please provide dates, coverage and explanation: _____

_____

Property and Location Information

PROVIDE THE INFORMATION BELOW OR ATTACH AN ACORD PROPERTY APPLICATION

Current Carrier: ______________________________ Current Premium: $__________

Loc . No.:	Address:	
Building Limit: $	Personal Prop. Limit: $	Occupancy Type:

Construction Type:
- ☐ Type 1-Frame
- ☐ Type 2-Joisted Masonry
- ☐ Type 3-Non-combustible
- ☐ Type 4-Masonry non-combustible
- ☐ Type 5-Modified fire resistive
- ☐ Type 6-Fire resistive

Building Protection: (Check all that apply)
- ☐ Local Alarm
- ☐ Central Station Alarm
- ☐ Burglar Alarm
- ☐ Fire Extinguishers
- ☐ Sprinklers (_____%)
- ☐ Heat Detection
- ☐ Smoke Detection
- ☐ Motion Detection
- ☐ Security Guard/Service
- ☐ Cameras
- ☐ Full Intrusion Perimeter Alarm
- ☐ Other: ________________

Own/Lease:	Building Info:		Year:	Updated/Inspected	Additional Occupancies
☐ Own	Number of Stories:	______	Roof:	______/______	____________________
☐ Lease	Building Sq. Ft.:	______	Plumbing:	______/______	____________________
	Sq. Ft. You Occupy:	______	Wiring:	______/______	____________________
	Year Built:	______	HVAC:	______/______	____________________

Loc . No.:	Address:	
Building Limit: $	Personal Prop. Limit: $	Occupancy Type:

Construction Type:
- ☐ Type 1-Frame
- ☐ Type 2-Joisted Masonry
- ☐ Type 3-Non-combustible
- ☐ Type 4-Masonry non-combustible
- ☐ Type 5-Modified fire resistive
- ☐ Type 6-Fire resistive

Building Protection: (Check all that apply)
- ☐ Local Alarm
- ☐ Central Station Alarm
- ☐ Burglar Alarm
- ☐ Fire Extinguishers
- ☐ Sprinklers (_____%)
- ☐ Heat Detection
- ☐ Smoke Detection
- ☐ Motion Detection
- ☐ Security Guard/Service
- ☐ Cameras
- ☐ Full Intrusion Perimeter Alarm
- ☐ Other: ________________

Own/Lease:	Building Info:		Year:	Updated/Inspected	Additional Occupancies
☐ Own	Number of Stories:	______	Roof:	______/______	____________________
☐ Lease	Building Sq. Ft.:	______	Plumbing:	______/______	____________________
	Sq. Ft. You Occupy:	______	Wiring:	______/______	____________________
	Year Built:	______	HVAC:	______/______	____________________

Loc . No.:	Address:	
Building Limit: $	Personal Prop. Limit: $	Occupancy Type:

Construction Type:
- ☐ Type 1-Frame
- ☐ Type 2-Joisted Masonry
- ☐ Type 3-Non-combustible
- ☐ Type 4-Masonry non-combustible
- ☐ Type 5-Modified fire resistive
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Building Protection: (Check all that apply)
- ☐ Local Alarm
- ☐ Central Station Alarm
- ☐ Burglar Alarm
- ☐ Fire Extinguishers
- ☐ Sprinklers (_____%)
- ☐ Heat Detection
- ☐ Smoke Detection
- ☐ Motion Detection
- ☐ Security Guard/Service
- ☐ Cameras
- ☐ Full Intrusion Perimeter Alarm
- ☐ Other: ________________

Own/Lease:	Building Info:		Year:	Updated/Inspected	Additional Occupancies
☐ Own	Number of Stories:	______	Roof:	______/______	____________________
☐ Lease	Building Sq. Ft.:	______	Plumbing:	______/______	____________________
	Sq. Ft. You Occupy:	______	Wiring:	______/______	____________________
	Year Built:	______	HVAC:	______/______	____________________

Property and Location Information (Continued)

Type 1-Frame - Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron-clad, stucco on wood.
Type 2-Joisted Masonry - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible.
Type 3-Non-Combustible - Buildings where the exterior walls and the floors and roof are constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials.
Type 4-Masonry Non-Combustible - Buildings where the exterior walls are constructed of masonry materials as described in Code 2, with the floors and roof of metal or other non-combustible materials.
Type 5-Modified Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours.
Type 6-Fire Resistive - Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

For additional locations please complete and attach a separate Property Supplement.

☐ Please indicate if Blanket Coverage is desired

Indicate the desired property deductible: ☐ $500 ☐ $1000 ☐ $2500 ☐ $5000 ☐ Other _____

Indicate the Coinsurance % desired ☐ 80% ☐ 90% ☐ 100% ☐ Other _____

Please list names and addresses of any mortgagees or loss payees for each location:

Loc. #	Type	Name and Address
	☐ MTG ☐ LP	
	☐ MTG ☐ LP	
	☐ MTG ☐ LP	
	☐ MTG ☐ LP	
	☐ MTG ☐ LP	

CGL Limits of Insurance

Current Carrier: _____ Current Premium: $_____

Each Occurrence/General Aggregate ☐ $500,000/$500,000 ☐ $500,000/$1 million
☐ $1 million/$1 million ☐ $1 Million/$2 million ☐ $1 Million/$3 million

Medical Expense ☐ $5,000 ☐ $10,000 ☐ Other: _____

Damage To Rented Premises ☐ $100,000 ☐ Other _____

A separate liability limit will apply to Professional Services. The limit will allow the General Liability Limit shown above.

Additional Insureds

List any entities that need Certificates of Insurance or Additional Insured endorsements for liability coverage.

For Additional Insureds, describe their interest in your business.

Loc. No.	Name	Address
Describe Interest		
Describe Interest		
Describe Interest		

O&P Services & Receipts

Total receipts for the previous 12 months $ _____ Total estimated receipts for the next 12 months $_____

Service Type	Description	Percentage
Patient Care Sales	Includes all sales of items you fabricate, alter or fit.	%
Distributor/Wholesale	Includes all items purchased from others that you resell to other facilities	%
Sales-Distributor/Wholesale	Items manufactured by you and sold to others for distribution. No patient contact.	%
Durable Medical Equipment	Includes items you sell or rent directly to patients with no altering or re-labeling.	%

Business Operations Information

Is your facility ABC accredited? ☐ Yes ☐ No

Do you import directly from any foreign manufacturers? ☐ Yes ☐ No

If yes, please provide certificates of insurance evidencing foreign manufacturer's products liability insurance.

In U.S. dollars, what is the limit of their products liability insurance? $ _____

Do you obtain certificates of insurance for products liability insurance from U.S. manufacturers of your products? ☐ Yes ☐ No

If yes, please provide copies of certificates.

If No, it is essential that you make every attempt to.

Are you a "Vendor" on the Products Liability Insurance carried by the U.S. manufacturers of your products? ☐ Yes ☐ No

*Broad form Vendors Liability should be in place with all manufacturers for products that you rent or sell.

Do you provide professional services to patients without a physician's referral? ☐ Yes ☐ No

Are any products of others sold, repackaged or assembled under your label? ☐ Yes ☐ No

If yes, please explain: _____

Are you involved in the sale, rental and/or service of any home medical equipment? ☐ Yes ☐ No

If yes, please complete the Homed Medical Equipment Application.

Does the insured use Independent Contractors? ☐ Yes ☐ No

If yes, are certificates of insurance obtained/maintained from all Independent Contractors? ☐ Yes ☐ No

Does the insured require Independent Contractors carry insurance limits equal to or exceeding the insured's limits? ☐ Yes ☐ No

Please describe the work performed by Independent Contractors. _____

_____

Professional Employee Information ☐ N/A

Do you use certified professionals? ☐ Yes ☐ No

If yes, please complete the following chart by showing the total number of people for each category that you use in your business:

Professional	How Many	Describe Function
Certified Prosthetist		
Fitter		
Pedorthist		
Physical Therapist		
Other:_____		

Are employer's ABC or BOC Certified? ☐ Yes ☐ No

Do you currently offer any nursing service or have plans to do so in the future? ☐ Yes ☐ No

If yes, please explain: _____

Professional Liability

Current Professional Liability Carrier: _____

Current Limits of Liability: $_____ Each Incident Current Premium: $ _____

$_____ Aggregate Current Deductible: $ _____

Desired coverage: *Professional Liability Deductible Options are not available.*

Limits of Liability:
- ☐ $ 300,000 Each Incident/$ 600,000 Aggregate
- ☐ $ 500,000 Each Incident/$1,000,000 Aggregate
- ☐ $1,000,000 Each Incident/$2,000,000 Aggregate
- ☐ $1,000,000 Each Incident/$3,000,000 Aggregate

Employee Benefits Liability ☐ N/A

Note: This coverage is optional. Complete this section only if coverage is applicable.

Current EBL Carrier: _____ Current Premium: $ _____

Current EBL Limits of Liability: ☐ Occurrence ☐ Claims-made Retroactive Date: _____

$ _____ Each Incident / $ _____ Aggregate

Desired EBL Limits of Liability: ☐ Occurrence ☐ Claims-made Retroactive Date: _____

☐ $500,000/$500,000 ☐ $500,000/$1 million ☐ $1 million/$2 million ☐ Other: $ _____

Does the company have an Employee Benefits handbook? ☐ Yes ☐ No

Has any claim been made or suit filed against the company and/or its employees in the past five years alleging an error or omission in the administration* of your benefit programs? ☐ Yes ☐ No

If yes, please describe: _____

Does the company have knowledge of any matter(s) involving employee benefits, benefits administration, the handling of benefit claims, or any other benefits-related matter which would cause a reasonable person to believe that a claim or suit might result? ☐ Yes ☐ No

If yes, please describe: _____

* Determining who is eligible to participate; enrolling new participants; terminating participants; determining benefits; processing claims; collecting funds and applying them as required; preparing reports required by government agencies; giving advice to participants or prospective participants; providing reports, booklets, pamphlets, memos or messages to participants.

Employment Practices Liability Insurance

☐ N/A

Current Employment Practices Liability Carrier:_____ ☐ Occurrence ☐ Claims-Made Retroactive Date: _____

Current Limits of Liability: $_____ Each Incident Current Premium: $ _____

$_____ Aggregate Current Deductible: $ _____

Desired coverage: *Employment Practices Liability Deductible Options are not available.*

Limits of Liability: ☐ $100,000 ☐ $500,000 ☐ $1,000,000 ☐ $ _____

Note: *Occurrence coverage not available.*

Does the Company have a written Employment Practices handbook? ☐ Yes ☐ No

Has any claim been made or suit filed against the company and/or its employees in the past five years alleging a wrongful act, error or omission* in an employment-related matter? ☐ Yes ☐ No

If yes, please describe:_____

_____

Does the company have knowledge of any matter(s) involving employment discrimination, wrongful termination, sexual harassment, or any other employment-related matter which would cause a reasonable person to believe that a claim or suit might result?

☐ Yes ☐ No

If yes, please describe:_____

_____

* Discrimination, coercion, harassment, or humiliation based on race, ethnic or national origin, marital status, medical condition, gender, age, physical appearance, physical or mental impairment, sexual orientation, or political affiliation; sexual harassment; termination of employment including retaliatory or constructive discharge; breach of employment contract; failure to employ; deprivation of a career opportunity; failure to promote; disciplinary action; demotion or evaluation; infliction of emotional distress.

Sexual or Physical Abuse Liability Insurance

Current Sexual or Physical Liability Carrier:_____ ☐ Occurrence ☐ Claims-Made Retroactive Date: _____

Current Limits of Liability: $_____ Each Incident Current Premium: $ _____

$_____ Aggregate Current Deductible: $ _____

Type of Coverage (i.e. Occurrence or Claims Made) for Sexual or Physical Abuse Liability Insurance will follow the Type of Coverage requested for General Liability.

Limits of Liability: ☐ $100,000/$300,000 ☐ $500,000/$1,000,000 ☐ $1,000,000/$2,000,000 ☐ $1,000,000/$3,000,000

Does the company have a written policy addressing abusive acts? ☐ Yes ☐ No

Are the employees required to sign an acknowledgement of receipt and understanding of the abusive act policy? ☐ Yes ☐ No

Has any claim been made, or suit filed against the company and/or its employees in the past five years alleging a sexual or physical abuse related matter? ☐ Yes ☐ No

If yes, please describe:_____

_____

Does the company have knowledge of any matter(s) involving a sexual or physical abuse related matter which would cause a reasonable person to believe that a claim or suit might result? ☐ Yes ☐ No

If yes, please describe:_____

_____

Crime ☐ N/A

Current Carrier: _____ Current Premium: $_____

Fidelity

☐ Commercial Blanket — Limit of Insurance (maximum $50,000) $ _____

Number of Class I Employees/Volunteers (direct contact with funds) _____

Number of Class II Employees/Volunteers (all others) _____

☐ Position Schedule

Position	Limit of Insurance
_____	$ _____
_____	$ _____
_____	$ _____
_____	$ _____

☐ Forgery or Alterations (maximum $25,000) $ _____

Money and Securities

Note: $2,500 money and securities coverage is provided under the Property Coverage Extensions.

If this limit is insufficient, please indicate the desired amount of additional insurance: $ _____

General Crime Information

List all persons managing funds:

Name _____ Title _____

Name _____ Title _____

Name _____ Title _____

Do the persons managing funds turn over this function to another for a period of 2 weeks, every year to prevent theft? ☐ Yes ☐ No

Are Invoices or Requisitions kept? (This documents what item or service is being paid for, who the vendor is, and who authorized the item or service). ☐ Yes ☐ No

Are Invoices or Requisitions, Check Register and Bank Statement cross-checked against each other? ☐ Yes ☐ No

Largest amount of petty cash kept on hand? $ _____

Is money ever stored in the building overnight? ☐ Yes ☐ No

If yes, amount and how stored: _____

All receipts are deposited in a bank within: ☐ 2 days ☐ 1 week ☐ over 1 week

Are all incoming checks immediately stamped "For Deposit Only"? ☐ Yes ☐ No

Do all outgoing checks require 2 signatures? ☐ Yes ☐ No

If No, do checks over a certain amount require 2 signatures? ☐ Yes ☐ No

If Yes, please indicate amount $ _____

By whom and how often are the accounts examined? _____

When were the accounts last examined? _____

What is your annual revenue? $ _____

Automobile Liability ☐ N/A

Current Carrier: _____ Current Premium: $ _____

Current Limit of Liability: $ _____

$ _____ Auto Liability ☐ Hired & Non-Owned Auto Liability Only (Please complete section below)

$ _____ Medical Payments

$ _____ PIP / No-Fault (Medical Expense Benefits – Applies Only in PA)

$ _____ Additional PIP (Increased Medical Expense Benefits – Applies Only in PA)

$ _____ Uninsured Motorists/ Underinsured Motorists B.I. ☐ Stacking ☐ Non-Stacking (if applicable)

$ _____ Uninsured Motorists/ Underinsured Motorists P.D.

Does the organization service any major metropolitan areas? ☐ Yes ☐ No

If yes, please describe: _____

What is the radius of your operations? _____ Miles

Does the company allow owners/employees to take company owned vehicles home or on personal business? ☐ Yes ☐ No

If yes, please describe: _____

Does the organization own or lease any vehicles that are not shown on the Vehicle Schedule of this survey? ☐ Yes ☐ No

If yes, please describe: _____

Physical Damage Coverage

Please indicate the desired deductible for vehicles:

Comprehensive (ACV) ☐ $500 ☐ $1000 ☐ $2000 ☐ $3000 ☐ Other $ _____

Collision (ACV) ☐ $500 ☐ $1000 ☐ $2000 ☐ $3000 ☐ Other $ _____

Vehicle Schedule						
Veh No.	Year	Make, Model, Body Type	Cost New	VIN (Required)	GVW	Loc. No.
1.			$			
2.			$			
3.			$			
4.			$			
5.			$			
6.			$			
7.			$			
8.			$			
9.			$			
10.			$			

*If more than 10 vehicles, please attach Auto Acord Schedule.

*Cost New is required if Physical Damage Coverage is requested.

*Gross Vehicle Weight is required.

Additional Insured / Loss Payee

Do any of these vehicles require an Additional Insured or Loss Payee to be listed on the policy? ☐ Yes ☐ No

If yes, indicate the vehicle number and the name and address of the Additional Insured or Loss Payee:

Veh. #	Type	Name and Address
	☐ A.I. ☐ LP	
	☐ A.I. ☐ LP	
	☐ A.I. ☐ LP	
	☐ A.I. ☐ LP	
	☐ A.I. ☐ LP	

Hired / Non-Owned Coverage

Hired / Borrowed Liability: State(s): _____ Cost of Hire: $ _____ ☐ If Any Basis

Non-Owned Liability: State(s): _____ Group Type: ☐ Employees Number _____

☐ Partners Number _____

Hired Physical Damage: State(s): _____ # of Days: _____ # of Vehs: _____

Coverage: ☐ Comprehensive Deductible: _____

☐ Collision Deductible: _____

Do you or any of your employees use their own vehicles for company business? ☐ Yes ☐ No

If yes, please indicate for what purpose:

☐ Delivery of Products ☐ Sales ☐ Other, please describe: _____

Driver Information

Does the organization check MVR's? ☐ Yes - all employees ☐ Yes - drivers only ☐ No

If yes, how often? _____

Does the company have written criteria for acceptable MVR's? ☐ Yes ☐ No

Do all drivers have a license commensurate with state or local law (CDL, etc.)? ☐ Yes ☐ No

Please describe the driver training program currently being used: _____

_____

Does a file exist for each driver containing documentation for all of the above information? ☐ Yes ☐ No

What selection criteria are used to select new drivers? _____

_____

Number of drivers currently employed: _____ Full time _____ Part time _____ Contract

Percent of driver turnover in the last twelve months: _____

Vehicle Maintenance

Vehicle maintenance procedures:

Are daily vehicle inspection reports completed? ☐ Yes ☐ No

Are periodic maintenance checks done by a mechanic? ☐ Yes ☐ No

Are vehicle maintenance records kept? ☐ Yes ☐ No

Does the company employ its own mechanics? ☐ Yes ☐ No

Does the company store or service the vehicles of others? ☐ Yes ☐ No

Excess Liability

Current Umbrella/Excess Liability Carrier: _____ Current Premium: $ _____

Desired Limit of Insurance: ☐ $1 Million ☐ $2 Million ☐ $3 Million ☐ $4 Million ☐ $5 Million

Note: These limits will apply to Excess Liability [Commercial General Liability, Employee Benefits Liability, Auto Liability, Employer's Liability, as applicable] and Umbrella Liability. The minimum required underlying limits are: Commercial General Liability – $1 million per occurrence/$2 million annual aggregate; Employee Benefits Liability – $1 million each incident/$2 million annual aggregate; Auto Liability – $1 million per occurrence; Employer's Liability – $500,000 bodily injury by accident/$500,000 bodily injury by disease-each employee/$500,000 bodily injury by disease-policy limit.

Please indicate the following underlying coverage information for Auto Liability and / or Employers Liability. If this information is not provided, Excess Auto Liability and / or Employers Liability coverage will not be included under any policy that is dependent upon the information contained in this survey.

To provide coverage excess over another auto carrier, you must provide us with a copy of your declarations page from your current policy and 4 years hard copy loss runs.

Auto Liability Insurer*: _____

Employers Liability Insurer*: _____

Policy Number: _____ Policy Period: _____

Employers Liability (Coverage B) Limits: $ _____ Bodily Injury by Accident

$ _____ Bodily Injury by Disease-Each Employee

$ _____ Bodily Injury by Disease-Policy Limit

**Excess Auto Liability and Employers Liability are subject to approval of the insurer providing the underlying coverage.*

Prior Loss Information

Have there been any claims or losses in the last five years: ☐ Yes ☐ No

If yes, please indicate all known claims and losses for the past five years, and any pending incidents that could result in a claim being made against the organization. Include the date of loss, a short description of the claim, the status of the claim (open/closed), and the dollar amounts paid or reserved.*

Date of Occurrence	Date of Claim	Type of Claim & Description of Occurrence	Amount Paid	Amount Reserved	Claim Status
					☐ Open ☐ Closed
					☐ Open ☐ Closed
					☐ Open ☐ Closed
					☐ Open ☐ Closed

*Attach separate pages if needed. Provide the carrier loss runs if available.

Attachments

Attachments to this application must include the following:

- Three years of currently valued, within 60 days, hard copy loss runs, including loss details and descriptions (for all lines requested).
- Copy of declarations pages to verify claims made or occurrence coverage (General Liability, Professional Liability, Employment Practices Liability, Employee Benefits Liability).
- A complete driver list with drivers' names, license numbers, dates of birth, and date of hire. – if applicable.
- Rental Agreement used when Supplying Customers with Equipment. – if applicable.
- Certificates of Insurance from Manufacturers naming the Insured as an Additional Insured – Vendor. – if applicable.

APPLICATION SIGNATURES & STATE FRAUD STATEMENTS

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who 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.

NOTICE TO ALASKA APPLICANTS: 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.

NOTICE TO ARIZONA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

NOTICE TO ARKANSAS, LOUISIANA, RHODE ISLAND 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 fines and confinement in prison.

NOTICE TO CALIFORNIA APPLICANTS: 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.

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 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.

NOTICE TO DELAWARE APPLICANTS: WARNING: 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.

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 IDAHO APPLICANTS: 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.

NOTICE TO INDIANA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS: 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 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.

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 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.

NOTICE TO MAINE 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 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 MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

APPLICATION SIGNATURES & STATE FRAUD STATEMENTS

NOTICE TO NEW HAMPSHIRE APPLICANTS: 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.

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 NEW MEXICO 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 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.

NOTICE TO OHIO APPLICANTS: 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.

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 APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

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 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.

NOTICE TO TENNESSEE AND VIRGINIA 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 include imprisonment, fines and denial of insurance benefits.

NOTICE TO TEXAS APPLICANTS: 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.

NOTICE TO UTAH APPLICANTS: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

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

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS APPLICATION AND THAT THE INFORMATION PROVIDED IN THIS APPLICATION, INCLUDING ANY ATTACHMENTS, IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature:_____ Date: _____

Name and title (please print): _____

Insurance Broker's Signature:_____ Date: _____

APPLICABLE IN NEW YORK - NEW YORK CLAIMS-MADE INSURANCE NOTICE

IF ANY LIABILITY COVERAGE IN YOUR POLICY IS PROVIDED ON A CLAIMS-MADE BASIS THEN COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED AND REPORTED IN WRITING WHILE THE POLICY IS IN FORCE, DURING A RENEWAL OF THE POLICY, OR DURING ANY EXTENDED REPORTING PERIOD. VARIOUS PROVISIONS IN THE POLICY MAY RESTRICT COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED.

Applicant's Signature:_____ Date: _____

Name and title (please print): _____