



PROPERTY/CASUALTY INSURANCE APPLICATION **NEW YORK**

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

GENERAL INFORMATION

Date of survey: \_\_\_\_\_ Renewal Date: \_\_\_\_\_ Date proposal needed: \_\_\_\_\_

Legal Name of Organization: \_\_\_\_\_  
(Include all organizations that are to be included as insureds including Fire Districts, Fire Companies, Rescue Squads and Auxiliaries)

FEIN: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

County: \_\_\_\_\_

Location Address: \_\_\_\_\_

County: \_\_\_\_\_

Website Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

Chief: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Training Officer: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Inspection Contact: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

INSURANCE AGENT INFORMATION

Producer: \_\_\_\_\_ CSR or Other Contact \_\_\_\_\_

Name of Agency: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Do you currently write this account?  Yes  No

If yes, for how long? \_\_\_\_\_ Carrier Name: \_\_\_\_\_

Is the account Sub-Brokered?  Yes  No

If yes, please indicate Agency Name and Address: \_\_\_\_\_

BUSINESS INFORMATION

Which best describes the organization (please check one):

- Fire Suppression only (no EMS)
- Fire and Rescue/EMS
- Professional/Trade Association
- Rescue/EMS Squad or Ambulance Squad
- Relief Association
- Training Center

The organization is a (please check one):

- Tax District
- Independent Non-Profit Organization
- County Department/Organization
- Municipal, Village or Town Department
- For Profit Organization

If a municipal, village or town department, is the organization a separate legal entity?  Yes  No

If a county department or organization:

Does the county utilize a risk manager who oversees each department/emergency service organization and designs/implements loss control procedures?  Yes  No

Is each department/emergency service organization assessed and responsible for their share of premiums?  Yes  No

Population served on a first-call basis: \_\_\_\_\_ Year established: \_\_\_\_\_

**BUSINESS INFORMATION (CONTINUED)**

Have you been Cancelled, Non-Renewed or Declined in the past 3 years?

Yes  No

If Yes, Please Explain: \_\_\_\_\_  
 \_\_\_\_\_

**REAL AND PERSONAL PROPERTY**

Please complete the schedule below. If the coverage is blanket, be sure to show a breakout of the building and contents values at each location.

Loc . No.:		Address:			
Building Limit: \$		Personal Prop. Limit: \$		Occupancy Type:	
Construction Type: <input type="checkbox"/> Type 1-Frame <input type="checkbox"/> Type 2-Joisted Masonry <input type="checkbox"/> Type 3-Non-combustible <input type="checkbox"/> Type 4-Masonry non-combustible <input type="checkbox"/> Type 5-Modified fire resistive <input type="checkbox"/> Type 6-Fire resistive		Building Protection: (Check all that apply) <input type="checkbox"/> Local Alarm <input type="checkbox"/> Heat Detection <input type="checkbox"/> Other: _____ <input type="checkbox"/> Central Station Alarm <input type="checkbox"/> Smoke Detection <input type="checkbox"/> Burglar Alarm <input type="checkbox"/> Motion Detection <input type="checkbox"/> Fire Extinguishers <input type="checkbox"/> Security Guard/Service <input type="checkbox"/> Sprinklers (____%) <input type="checkbox"/> Cameras <input type="checkbox"/> Full Intrusion Perimeter Alarm			
Own/Lease:	Building Info:	Year:	Updated/Inspected	Additional Occupancies	
<input type="checkbox"/> Own	Number of Stories: _____	Roof:	_____ / _____	_____	
<input type="checkbox"/> 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: <input type="checkbox"/> Type 1-Frame <input type="checkbox"/> Type 2-Joisted Masonry <input type="checkbox"/> Type 3-Non-combustible <input type="checkbox"/> Type 4-Masonry non-combustible <input type="checkbox"/> Type 5-Modified fire resistive <input type="checkbox"/> Type 6-Fire resistive		Building Protection: (Check all that apply) <input type="checkbox"/> Local Alarm <input type="checkbox"/> Heat Detection <input type="checkbox"/> Other: _____ <input type="checkbox"/> Central Station Alarm <input type="checkbox"/> Smoke Detection <input type="checkbox"/> Burglar Alarm <input type="checkbox"/> Motion Detection <input type="checkbox"/> Fire Extinguishers <input type="checkbox"/> Security Guard/Service <input type="checkbox"/> Sprinklers (____%) <input type="checkbox"/> Cameras <input type="checkbox"/> Full Intrusion Perimeter Alarm			
Own/Lease:	Building Info:	Year:	Updated/Inspected	Additional Occupancies	
<input type="checkbox"/> Own	Number of Stories: _____	Roof:	_____ / _____	_____	
<input type="checkbox"/> 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: <input type="checkbox"/> Type 1-Frame <input type="checkbox"/> Type 2-Joisted Masonry <input type="checkbox"/> Type 3-Non-combustible <input type="checkbox"/> Type 4-Masonry non-combustible <input type="checkbox"/> Type 5-Modified fire resistive <input type="checkbox"/> Type 6-Fire resistive		Building Protection: (Check all that apply) <input type="checkbox"/> Local Alarm <input type="checkbox"/> Heat Detection <input type="checkbox"/> Other: _____ <input type="checkbox"/> Central Station Alarm <input type="checkbox"/> Smoke Detection <input type="checkbox"/> Burglar Alarm <input type="checkbox"/> Motion Detection <input type="checkbox"/> Fire Extinguishers <input type="checkbox"/> Security Guard/Service <input type="checkbox"/> Sprinklers (____%) <input type="checkbox"/> Cameras <input type="checkbox"/> Full Intrusion Perimeter Alarm			
Own/Lease:	Building Info:	Year:	Updated/Inspected	Additional Occupancies	
<input type="checkbox"/> Own	Number of Stories: _____	Roof:	_____ / _____	_____	
<input type="checkbox"/> Lease	Building Sq. Ft.: _____	Plumbing:	_____ / _____	_____	
	Sq. Ft. You Occupy: _____	Wiring:	_____ / _____	_____	
	Year Built: _____	HVAC:	_____ / _____	_____	

\*Stock Autos includes autos (including customer's autos) held in storage, for servicing, for demonstration or for sale, raw materials and in-process or finished goods

**REAL AND PERSONAL PROPERTY (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       Building Only       Contents Only       Building & Contents Combined

Are there any other buildings on the location(s) for which coverage is not requested? \_\_\_\_\_

Indicate the desired Property Deductible:       \$500       \$1000       \$2500       \$5000       Other \_\_\_\_\_

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

Loc. No.	Type	Name and Address
	<input type="checkbox"/> MTG <input type="checkbox"/> LP	
	<input type="checkbox"/> MTG <input type="checkbox"/> LP	
	<input type="checkbox"/> MTG <input type="checkbox"/> LP	

Do you currently have a wind/hail or named storm deductible?  Yes    No

If yes, what amount? \$ \_\_\_\_\_ or percentage \_\_\_\_\_ %

**FLOOD AND EARTHQUAKE COVERAGE**

\$1,000,000 flood and earthquake coverage at each location will be quoted. If flood and earthquake limits exceed \$1,000,000 at any one location, please indicate the limits needed at each such location.

Loc. No.	Flood Limit	Earthquake Limit

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

Do you carry NFIP coverage at any location?  Yes    No

If yes, please provide locations and limits: \_\_\_\_\_

**GENERAL LIABILITY**

Desired coverage:

Limits of Liability (Occurrence Form Only):       \$1,000,000 Each Occurrence/\$3,000,000 Aggregate  
 \$1,000,000 Each Occurrence/\$10,000,000 Aggregate

Fire legal limit: \$ \_\_\_\_\_

Med pay limit: \$ \_\_\_\_\_

\* Depending on the type of organization (i.e. Associations, Dispatch Centers, etc.) ESIP may not be able to offer a \$10,000,000 aggregate

**GENERAL LIABILITY (CONTINUED)**

Please indicate the area (square footage) and usage (occupancy) for each location.

	Location No.				
	1	2	3	4	5
Fire Department (including garage areas)					
Ambulance/Rescue Squad (including garage areas)					
Social Hall					
Other (please describe)					
•					
•					
<b>TOTAL</b>					

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

**FELLOW MEMBER COVERAGE**

Are all paid staff covered by Workers Compensation?  Yes  No  N/A

Are all volunteer staff covered by Workers Compensation?  Yes  No  N/A

If no, please explain: \_\_\_\_\_

**OPERATIONS**

Employees/Volunteers:

Total number of career personnel:

Full Time: \_\_\_\_\_ Part Time: \_\_\_\_\_

Total number of emergency service volunteers: \_\_\_\_\_

Turn-over rate for career personnel: \_\_\_\_\_

Does the organization utilize a licensed physician as its Medical/EMS Director?  Yes  No

Do you contract out any of your personnel?  Yes  No

If yes, please provide a copy of the contract.

Emergency Operations:  N/A

Annual Fire/Rescue Calls \_\_\_\_\_

Emergency Ambulance Calls \_\_\_\_\_ Emergency – The assignment was dispatched as a true emergency

Non-Emergency Ambulance Calls \_\_\_\_\_ Non-Emergency – The Assignment was not dispatched as a true emergency

Non-Emergency Operations:  N/A

Are you involved in:

Community Paramedicine Annual Visits: \_\_\_\_\_ Annual Revenue: \_\_\_\_\_

Community Health Check-ups Annual Visits: \_\_\_\_\_ Annual Revenue: \_\_\_\_\_

Wheelchair Transport Annual Calls: \_\_\_\_\_ Annual Revenue: \_\_\_\_\_

Do you dispatch for other entities?  Yes  No

If yes, please complete a Dispatch Supplement form.

Highest Level of EMS services provided?

Advanced Life Support  Basic Life Support  No EMS

OPERATIONS (CONTINUED)

Stretcher Information:

Type	Brand	Number Used
X-Frame	<input type="checkbox"/> Ferno <input type="checkbox"/> Stryker   Other:	
Power Cot	<input type="checkbox"/> Ferno <input type="checkbox"/> Stryker   Other:	
Bariatric Cot	<input type="checkbox"/> Ferno <input type="checkbox"/> Stryker   Other:	
Other	<input type="checkbox"/> Ferno <input type="checkbox"/> Stryker   Other:	

Does your service have a mandatory lift assist policy?  Yes    No

Please indicate the type of straps used to secure patients?    2-point    3-point    5-point

Are all bariatric patients transported using a bariatric cot?  Yes    No

Are two transport teams used to transport all bariatric patients?  Yes    No

Wheelchair Information:  Not Applicable

Do all your wheelchairs meet the WC19 standard?  Yes    No

Do all your wheelchair tie downs and lap belts meet the WC18 standard?  Yes    No

What type of tie downs are utilized for the patient?    4 point    Strap    Docking

Is a wheelchair checklist mandatory for all drivers to utilize?  Yes    No

Are wheelchair reminder stickers inside the vans?  Yes    No

How often are wheelchair van drivers required to complete training?    Annually    Bi-Annually    Remedial    Other \_\_\_\_\_

WATERCRAFT/AIRCRAFT

Does the organization own any watercraft?  Yes    No

If yes, please list below:

Year	Manufacturer	Model	Length	Motor Type	Horsepower	Replacement Cost
			'			\$
			'			\$
			'			\$

Where is the watercraft primarily stored? \_\_\_\_\_

Where is the watercraft principally operated? \_\_\_\_\_

Are watercraft operators required to be licensed?  Yes    No

Do you require annual training for watercraft operators?  Yes    No

Does the organization own or operate any Aircraft?  Yes    No

Does the organization own any unmanned aircraft, commonly known as drones?  Yes    No

Does the organization have any drones with a value over \$25,000?  Yes    No

Are drone operators required to be certified by the FAA?  Yes    No

ERRORS AND OMISSIONS / EMERGENCY SERVICES LIABILITY

Type of coverage currently carried:    Occurrence Form    Claims-Made Form

Was any claim made or suit filed against the organization or any of its members in the past 5 years for Employment Discrimination, Wrongful Termination, Sexual Harassment, Failure to render professional duties (Directors, Officers or Board Members), Employment Related Matters, or Errors or Omission in administration of your benefits program?  Yes    No

Do you have knowledge of any incident in the past 5 years regarding Employment Discrimination, Wrongful Termination, Sexual Harassment, Failure to render professional duties (Directors, Officers or Board Members), Employment Related Matters, or Errors or Omission in administration of your benefits program?  Yes    No

**CYBER LIABILITY**

Does the insured carry Cyber Liability coverage?  Yes  No  
 If yes, what type of coverage is currently carried?  Occurrence  Claims Made (Retro Date: \_\_\_\_\_)  
 Privacy Event Mitigation Expense Limit:  \$50,000  \$100,000  \$250,000  
 What is the organizations total revenue? \$ \_\_\_\_\_

**MISCELLANEOUS LIABILITY**

Does the organization sell subscriptions for service?  Yes  No  
 If yes, does the organization respond to all calls for emergency service within its service area without regard to whether the victim is a subscriber?  
 Yes  No

**OTHER ACTIVITIES /COMMUNITY EVENTS**

N/A

Describe the fund-raising activities of the organization:		# of times per year	Total Annual Receipts
Field Days / Carnivals			
Do you own or rent any Amusement Rides?	<input type="checkbox"/> Own <input type="checkbox"/> Rent		
If Rented, is a Certificate of Insurance obtained from the owner of the rides?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If Owned, Do you rent any mechanically operated Amusement Rides to others?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Are rides inspected after set-up prior to public use?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, by whom?			
Do you own or rent any Live Animal Rides?	<input type="checkbox"/> Own <input type="checkbox"/> Rent		
If Rented, is a Certificate of Insurance obtained from the owner of the Animals?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you provide Fireworks at the Field Days / Carnival?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If Yes, is a certified pyrotechnic professional used?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Bingo	Cost per Card:	Avg. # of Attendees:	
Hall Rental			
Motorized events (e.g. rodeos, poker runs, demolition derby)			
Other Activities Not outlined above: Please Describe			

**LIQUOR LIABILITY**

Is alcohol sold, served or consumed on your premises at any time throughout the year?  Yes  No  
 If yes, please complete and attach a Liquor Supplement.

**PORTABLE EQUIPMENT**

Guaranteed Replacement Cost coverage normally will be provided for all portable equipment used away from the premises for firefighting, emergency medical aid, rescue service, or teaching/training purposes. This equipment will be covered while on premises and while away from the premises, including while in transit, in storage, or in use. **Portable equipment includes boats, motors, and ATV's.**

Desired Deductible:  \$250  \$500  \$1000  \$2500  \$5000

OTHER PROPERTY

Description	Amount of Insurance
_____	\$ _____
_____	\$ _____
_____	\$ _____

Desired Deductible:     \$250     \$500     \$1000     \$2500     \$5000

AUTOMOBILE LIABILITY

Indicate the desired coverage below:

\$ \_\_\_\_\_ Auto Liability  
\$ \_\_\_\_\_ Medical Payments  
\$ \_\_\_\_\_ OBEL (Applies only in NY)  
\$ \_\_\_\_\_ 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.

A single deductible will apply to emergency vehicles, service vehicles, trailers and antiques.

Please indicate the desired deductible for these vehicles:     \$500     \$1000     \$2500     \$5000

Please indicate the desired deductible for all private passenger type vehicles (PPT's):

Comprehensive     \$250     \$500     \$1000     \$2000     \$3000  
Collision     \$250     \$500     \$1000     \$2000     \$3000

Is Automatic Increase coverage desired?     Yes     No

If yes, by how much should the Agreed Values be increased annually?     3%     6%     9%     12%

Does the organization check MVRs?     Yes - all members     Yes - drivers only     No

Do you check MVRs annually?     Yes     No

Do you require annual driver training?     Yes     No

Do you have driver selection criteria?     Yes     No

Do autos have black box or event recorders?     Yes     No

# AUTOMOBILE LIABILITY (Continued)

In the below Vehicle Schedule

- for emergency vehicles, service vehicles, trailers and antiques, show the desired Agreed Value;
- for all vehicles, show the location where it is usually garaged. Location numbers should correspond to those described in the Property section of this survey.
- GRC valuation is available for vehicles under five years. Please attach original Bill of Sale.

Vehicle Types						
TKR (Tanker or Tender)	LR (Light Rescue-under 10,000 GVW)	PMP (Pumper)	COM (Command)			
P-T (Pumper-Tanker)	MR (Medium Rescue-under 20,000 GVW)	M-P (Mini-Pumper)	ANT (Antique)			
AER (Aerial device-any type)	HR (Heavy Rescue-over 20,000 GVW)	BT (Brush Truck)	HAZ (HazMat)			
ALS (Advanced Life Support)	BLS (Basic Life Support Unit)	TRL (Trailers)	AIR (Air Cascade)			
U/S (Utility or Salvage)	PPT (Private Passenger Type)	FOM (Chemical Foam)				

  

Vehicle Schedule						
Veh. No.	Year	Make, Model, Type	Cost New (PPT's Only)	Agreed Value	VIN (Required)	Loc. No.
1.			\$	\$		
2.			\$	\$		
3.			\$	\$		
4.			\$	\$		
5.			\$	\$		
6.			\$	\$		
7.			\$	\$		
8.			\$	\$		
9.			\$	\$		
10.			\$	\$		
11.			\$	\$		
12.			\$	\$		

If there are any additional vehicles, please attach a Vehicle Schedule Supplement.

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: \_\_\_\_\_

If any vehicles require an Additional Insured or Loss Payee, please list:

Name & Address \_\_\_\_\_ Vehicle # \_\_\_\_\_  A.I.  L.P.

Name & Address \_\_\_\_\_ Vehicle # \_\_\_\_\_  A.I.  L.P.

Name & Address \_\_\_\_\_ Vehicle # \_\_\_\_\_  A.I.  L.P.

## CRIME

Are there multiple treasuries (departments, districts, associations, etc.) within the organization?  Yes  No

If yes, please fill out a Crime Supplement form for each treasury.

What is your annual revenue? \$ \_\_\_\_\_

Fidelity

Type of Bond:

Commercial Blanket      Limit of Insurance      \$ \_\_\_\_\_

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

Number of Class II Employees/Volunteers (all others)      \_\_\_\_\_

Position Schedule      Position      Limit of Insurance      Excess over Blanket

\_\_\_\_\_ \$ \_\_\_\_\_  Yes  No

\_\_\_\_\_ \$ \_\_\_\_\_  Yes  No

\_\_\_\_\_ \$ \_\_\_\_\_  Yes  No

\_\_\_\_\_ \$ \_\_\_\_\_  Yes  No



CRIME (CONTINUED)

- Computer Fraud and Funds Transfer \$ \_\_\_\_\_
- Faithful Performance
- Forgery or Alterations Limit of Insurance: \$ \_\_\_\_\_

- Are department computers physically secured?  Yes  No
- Are online login credentials secured?  Yes  No
- Does the department have a credit card or debit card?  Yes  No
- If yes, are card holders authorized to make online purchases?  Yes  No
- Does anyone have access to department accounts from home?  Yes  No
- If so, do they use a department-issued computer, or a personal computer?  Department  Personal
- If they use a department computer, are other household members barred from using it?  Yes  No

Money and Securities

Note: \$50,000 money and securities coverage is provided under the Property Coverage Extensions. If increased limits are needed only to cover special events, describe below:

Event	Date of Event	Limit Needed
_____	_____	\$ _____
_____	_____	\$ _____

General Crime Information

- Are internal account reviews conducted by an individual/committee without access to funds?  Yes  No
- If yes, how often are accounts examined?  Monthly  Quarterly  Semi-Annually  Annually  Other
- When were the accounts last examined? Month/Year \_\_\_\_ / \_\_\_\_
- Are Invoices or Requisitions, Check Registers and Bank Statements cross-checked against each other at reconciliation?  Yes  No
- Do all checks require 2 signatures?  Yes  No
- If No, do checks over a certain amount require 2 signatures?  Yes in excess of: \$ \_\_\_\_\_  No
- Are procedures in place requiring segregation of duties so that no single transaction can be fully controlled from organization to completion by one person?  Yes  No
- Do you prohibit employees who reconcile monthly bank statements from
  - Signing Checks?  Yes  No
  - Making Withdrawals?  Yes  No
  - Handling deposits?  Yes  No
- Do you maintain a list of authorized vendors?  Yes  No
- Do you verify invoices against a corresponding purchase order, receiving report and/or vendor list prior to issuing payment?  Yes  No
- Do you perform reference checks, including criminal history checks, on persons who frequently handle money?  Yes  No

**UMBRELLA AND EXCESS LIABILITY**

Desired Limit of Insurance (maximum \$10 million): \$ \_\_\_\_\_/Occurrence \$ \_\_\_\_\_/Aggregate  
(These limits will apply to Excess Liability and Umbrella Liability)

Please note that the minimum underlying limits are \$1 million per occurrence/\$2 million annual aggregate for Commercial General Liability, and \$1 million CSL for Auto Liability.

Please indicate the following underlying coverage information for Employers Liability. If this information is not provided, Excess Employers Liability coverage will not be included.

Insurer\*: \_\_\_\_\_ Policy Number: \_\_\_\_\_  
 Policy Period: \_\_\_\_\_

Employers Liability (Coverage B) Limits: \$ \_\_\_\_\_ Bodily Injury by Accident (\$100,000 min)  
 \$ \_\_\_\_\_ Bodily Injury by Disease (\$100,000 min)  
 \$ \_\_\_\_\_ BI by Disease Policy Limit (\$500,000 min)

*\*Excess Employers Liability is subject to approval of the insurer providing the underlying coverage.*

**PREMIUM HISTORY**

Please indicate the Total Account Premium for the past 3 years.

Carrier(s): \_\_\_\_\_ \$ \_\_\_\_\_  
(current year)  
 Carrier(s): \_\_\_\_\_ \$ \_\_\_\_\_  
(1<sup>st</sup> prior year)  
 Carrier(s): \_\_\_\_\_ \$ \_\_\_\_\_  
(2<sup>nd</sup> prior year)

**CLAIMS HISTORY**

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.\*

DOL	Description	Status	Amount

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

**APPLICATION SIGNATURES & STATE FRAUD STATEMENTS**

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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.

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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: \_\_\_\_\_

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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): \_\_\_\_\_



## Rewards and Incentives for What Matters Most:

### Your Members and Their Families

Creating a Benefits package for your emergency services volunteers recognizes the dangers they bravely face and helps to reward their commitment and sacrifice. We know all too well that unforeseen events can occur during emergencies, despite even our most ambitious safety measures.

By offering a McNeil & Co. Benefits package, you can provide for the financial needs of members who suffer tragic accidents or fatalities, events that can leave families without fathers, mothers, sisters and brothers.

### Protecting families. Promoting loyalty.

You also offer an incentive to **future volunteers, who join with the confidence of knowing there's a financial safety net below them.** With options like our Length of Service Award Program, you can help recruit and retain members with special benefits for their sustained commitment.

Our national program comes with the risk management services and industry expertise you can expect from any McNeil & Co. policy. Support your members with a customized benefits package—and the attention and expertise you can only expect from people who live and breathe the emergency services industry.



NEW YORK BLANKET ACCIDENT INSURANCE APPLICATION  
UNDERWRITTEN BY ARCH INSURANCE COMPANY

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

### GENERAL INFORMATION

Date of survey: \_\_\_\_\_ Renewal Date: \_\_\_\_\_ Date proposal needed: \_\_\_\_\_

Legal Name of Organization: \_\_\_\_\_

(Include all organizations that are to be included as insureds including Fire Districts, Fire Companies, Rescue Squads and Auxiliaries)

FEIN: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

County: \_\_\_\_\_

Website Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

Chief: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Training Officer: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Inspection Contact: \_\_\_\_\_ Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

### INSURANCE AGENT INFORMATION

Producer: \_\_\_\_\_ CSR or Other Contact \_\_\_\_\_

Name of Agency: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Do you currently write this account?  Yes  No

If yes, for how long? \_\_\_\_\_ Carrier Name? \_\_\_\_\_

Is the account Sub-Brokered?  Yes  No

If yes, please indicate Agency Name and Address: \_\_\_\_\_

### BUSINESS INFORMATION

Which best describes the organization (please check one):

- Fire Suppression only (no EMS)  Fire and Rescue/EMS  
 Rescue/EMS Squad or Ambulance Squad  Other (please describe): \_\_\_\_\_

The organization is a (please check one):

- Tax District  Independent Non-Profit Organization  
 Municipal, Village or Town Department  Other (please describe): \_\_\_\_\_

If a municipal, village or town department, is the organization a separate legal entity?  Yes  No

Have you been Cancelled, Non-Renewed or Declined in the past 3 years?  Yes  No

If Yes, Please Explain: \_\_\_\_\_

**OPERATIONS INFORMATION**

Total Population Served on a First Call Basis: \_\_\_\_\_

Total number of emergency responses (excluding Mutual Aid) in the past twelve months (please attach a call-log if available):

Total Fire \_\_\_\_\_ Total Rescue \_\_\_\_\_ Total EMS \_\_\_\_\_

Does the organization service a major highway?  Yes  No

If yes, approximately how many rescue calls can be attributed to this service? \_\_\_\_\_

Does the organization service a resort area?  Yes  No

If yes, approximately how much does the population increase during peak season? \_\_\_\_\_

Total number of Volunteers, including Junior Members and Auxiliary Members: \_\_\_\_\_

Are all Volunteers currently covered by Workers Compensation Insurance?  Yes  No

Total number of Career (Paid) Personnel (works more than 1,300 hours annually): \_\_\_\_\_

Are all Career (Paid) Personnel currently covered by Workers Compensation Insurance?  Yes  No

**Does the organization... (Please check all that apply)**

- Have a designated safety officer? Name: \_\_\_\_\_
- Have a safety committee?  Require a minimum of 8 hours of safety training annually?
- Require annual physicals for its members?  Have organized health and wellness initiatives (i.e. fitness program)?
- Have and enforce a seatbelt policy?  Have an organized driver training program?
- Utilize an incident command system on every call?  Require annual mask fit tests?
- Have a safe lifting training program?  Have annual blood-borne pathogen training requirements?
- Have power cots?  Have a policy and enforce the use of universal precautions?
- Requires all officers be at least NIMS 200 certified?  Require all firefighters be least firefighter level 1 trained?
- Hold any special events? Please describe: \_\_\_\_\_

**ACCIDENT PROGRAM BENEFITS**

Core Benefits	Select the Benefit Limits to be Included (choose one in each category). Please note that limits between those shown below for Plans 1-5 are available, such as \$30,000 Indemnity or \$150/\$300 Weekly Disability. Please write requested limits in Other spaces provided.					
Indemnity Benefits	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5	<input type="checkbox"/> Other
Accidental Death & Dismemberment	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$
Permanent Physical Impairment – Injury	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same
Burn Disfigurement	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same
Blanket Medical Expense	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$75,000	<input type="checkbox"/> Other: \$	
Weekly Disability Benefit (Week 1- 4 / Week 5+)	<input type="checkbox"/> \$100/\$200	<input type="checkbox"/> \$200/\$400	<input type="checkbox"/> \$300/\$600	<input type="checkbox"/> \$400/\$800	<input type="checkbox"/> \$500/\$1,000	<input type="checkbox"/> \$600/\$1,200 <input type="checkbox"/> Other: \$
Accidental Death & Dismemberment – Other than Covered Activity	<input type="checkbox"/> 24-Hour Coverage (includes Line of Duty)		<input type="checkbox"/> Off Duty Coverage			
	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$100,000	<input type="checkbox"/> Other: \$	

ACCIDENT PROGRAM BENEFITS (CONTINUED)

Additional Core Benefits (included with Core benefits selected above – note that if indemnity, medical expense and weekly disability benefits are not all selected, not all of these benefits may apply)

Additional Safety Device Benefit	25% of Principal Sum
Post-Traumatic Stress Disorder	\$20,000
Family Expense Benefit	\$25,000
Family Education Benefit (Spouse/Child)	\$25,000
Plastic Surgery	\$10,000
Physical Assault Benefit	50% of Principal Sum
Day Care Expense Benefit	up to \$100 per day for up to 26 weeks
Permanent Physical Impairment Education	35% of Permanent Physical Impairment Benefit, not to exceed \$20,000
Continuation of Coverage	up to \$750 per month, not to exceed \$18,000
Residence and Vehicle Adaptation Expense	\$15,000
Survivor (Child, Spouse or Domestic Partner, Elder)	10% of Principal Sum, not to exceed \$10,000
Critical/Traumatic Incident Stress Management Team	\$20,000

Optional Benefits (select the optional benefits to be included)

Career Personnel (Career Personnel will receive same benefits selected for Volunteers):					<input type="checkbox"/> Yes	<input type="checkbox"/> No				
Weekly Hospital Indemnity (per week for up to 104 weeks):					<input type="checkbox"/> Yes	<input type="checkbox"/> No				
• If Yes, how much per week?					<input type="checkbox"/> \$100	<input type="checkbox"/> \$200	<input type="checkbox"/> \$300	<input type="checkbox"/> \$400	<input type="checkbox"/> \$500	<input type="checkbox"/> \$600
Additional Weekly Disability:					<input type="checkbox"/> Yes	<input type="checkbox"/> No				
• If Yes, how long?					<input type="checkbox"/> First Week	<input type="checkbox"/> First 4 Weeks				
• If Yes, how much?					<input type="checkbox"/> \$100	<input type="checkbox"/> \$200	<input type="checkbox"/> \$300	<input type="checkbox"/> \$400	<input type="checkbox"/> \$500	<input type="checkbox"/> \$600
Organized Team Sports:					<input type="checkbox"/> Yes	<input type="checkbox"/> No				
• If Yes, provide the following:										
Number of Members	Softball/Baseball/Basketball:	_____		Bowling/Golf:	_____					
AD&D Benefit	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$50,000							
Medical Expense	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$25,000						
Medical Expense Deductible	<input type="checkbox"/> \$50	<input type="checkbox"/> \$100								
Weekly Disability	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200	<input type="checkbox"/> \$300	<input type="checkbox"/> \$400	<input type="checkbox"/> \$500	<input type="checkbox"/> \$600				
Elimination period	<input type="checkbox"/> none	<input type="checkbox"/> 7 days								
Duration of Benefit	<input type="checkbox"/> 26 weeks	<input type="checkbox"/> 52 weeks								

\* Note: The Auxiliary Member Benefit and the Full Auxiliary Benefit are mutually exclusive. Either one may be included, but not both.

PREMIUM HISTORY

Please indicate the Total Account Premium for the past 3 years.

Carrier(s): \_\_\_\_\_

\$ \_\_\_\_\_ (Please provide a copy of dec page from current policy.)  
(current year)

Carrier(s): \_\_\_\_\_

\$ \_\_\_\_\_  
(1<sup>st</sup> prior year)

Carrier(s): \_\_\_\_\_

\$ \_\_\_\_\_  
(2<sup>nd</sup> prior year)

**APPLICATION SIGNATURES & STATE FRAUD STATEMENTS**

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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.

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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: \_\_\_\_\_

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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): \_\_\_\_\_