



MISSOURI 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@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: _____

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

Population Served on a First Call Basis: _____ Years in Operation: _____

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, Auxiliary Members: _____

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

Total number of Career (Paid) Personnel (works more than 1300 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). | | | | |
|--|--|--------------------------------------|--|--------------------------------------|--|
| 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 |
| Accidental Death & Dismemberment | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Illness Loss of Life | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Permanent Physical Impairment – Injury | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Permanent Physical Impairment – Illness | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Permanent Cardiac Impairment | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Burn Disfigurement | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| HIV (Human Immunodeficiency Virus) | \$10,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
| Blanket Medical Expense | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$50,000 | <input type="checkbox"/> \$75,000 | |
| 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 |
| Accidental Death & Dismemberment – Other than Covered Activity | <input type="checkbox"/> 24-Hour Coverage (includes Line of Duty) <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 | | <input type="checkbox"/> Off Duty Coverage <input type="checkbox"/> \$100,000 | | |

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 Seatbelt Benefit – Injury Only | 25% of Principal Sum |
| Post-Traumatic Stress Disorder | \$20,000 |
| Loss of Life – Military | \$25,000 |
| HIV Infection Prevention | \$3,500 |
| Family Expense Benefit | \$25,000 |
| Family Education Benefit | \$5,000 |
| Plastic Surgery | \$10,000 |
| Preventive Inoculations | \$10,000 |
| Physical Assault Benefit – Injury Only | 25% of Principal Sum |
| Day Care Expense Benefit | up to \$30 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 – Injury Only | up to \$500 per month for 18 months, not to exceed \$6,000 |
| Residence and Vehicle Adaptation Expense | \$15,000 |
| Burial and Cremation | 10% of Principal Sum, not to exceed \$5,000 |
| Survivor (Child, Spouse or Domestic Partner, Elder) | 10% of Principal Sum, not to exceed \$5,000 |
| Critical/Traumatic Incident Stress Management Team | \$20,000 |
| Transition Benefit | Weekly Disability Benefit for up to an additional 26 weeks |

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 |
| Full Auxiliary* (Auxiliary Members 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 (Applies to 1 st week only): | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • 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 |
| Additional Weekly Disability (Applies to 2 nd -4 th week only): | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • 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): _____

\$ _____
(1st prior year)

Carrier(s): _____

\$ _____
(2nd prior year)

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.

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: _____