



Partnership & Corporation
Professional Liability Application

PART I - PRODUCER INFORMATION

| | | | | | |
|-----------------------|-------|-----------|--------------|---------------------|--|
| Agency Name | | | Submitted By | | |
| Agency License Number | State | Telephone | | Most Recent Carrier | |

PART II - APPLICANT INFORMATION

| | | | | |
|--|-------|--|---|-------|
| Name of Entity | | Federal Tax ID | Website | |
| Contact Person/Insured Representative | | | Email Address | |
| Risk Management Contact Person | | | Telephone | |
| Primary Office Address | | Percentage of practice: _____ | Mailing Address <i>(if different than primary office)</i> | |
| Address One | | | Address One | |
| Address Two | | | Address Two | |
| City | State | Zip | City | State |
| Phone | Fax | | Phone | Fax |
| Billing Address <i>(if different than primary office)</i> | | Type of Entity | | |
| Address One | | <input type="checkbox"/> Professional Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Professional Association | | |
| Address Two | | If you are licensed as a corporation, are you listed as a: | | |
| City | State | Zip | <input type="checkbox"/> Business Corporation <input type="checkbox"/> Charitable Corporation | |

PART III - COVERAGE INFORMATION

| | | |
|---|---------------------|-------------------------|
| Type of Coverage (choose one) | | Coverage Effective Date |
| <input type="checkbox"/> Occurrence <input type="checkbox"/> Claims Made Retroactive date desired* _____ | From _____ To _____ | |
| Do you wish to purchase Prior Acts Coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please complete and submit APP 015, Prior Acts Application.) | | |
| *The retroactive date is the date first continuously insured under a claims made policy. If the retroactive date is prior to the coverage effective date, a 'no known loss' letter is required. | | |

Professional Liability Each Claim \$ _____ Annual Aggregate \$ _____

For New Jersey Applicants Only

In accordance with the New Jersey Medical Care Access and Responsibility Patients First Act, you may choose to have a deductible apply to your limit of liability for a premium credit. Deductible amounts range from \$5,000 to \$1 million per claim with an aggregate of three times the per claim amount. Prior to adding a deductible to your policy the deductible must be fully collateralized. Would you like more information on deductibles?
 Yes No

PART IV - CLAIMS MANAGEMENT AND INCIDENT REPORTING PROCEDURES

Provide the name, title and phone number of the individual responsible for claims handling/incident reporting:

Name: _____ Title: _____ Phone Number: _____

Please describe or attach your written claims handling/incident reporting procedures:

PART V - OWNERSHIP AND CORPORATION INFORMATION

List the names of all owners, stockholders, and partners including their individual policy numbers.

| | | | | |
|-------------------------------------|--|--|--|--|
| First Name | | | | |
| Middle Initial | | | | |
| Last Name | | | | |
| Insurer | | | | |
| Policy # | | | | |
| Social Security # | | | | |
| NPI # | | | | |
| Date of Birth | | | | |
| EmPRO Insured | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Applying for EmPRO Coverage | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Specialty | | | | |
| Surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery |
| Assisting with Surgery | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients |
| General Anesthesia in Office | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Conscious Sedation in Office | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Any claims? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Graduation Date | month year | month year | month year | month year |
| Residency Date | month year | month year | month year | month year |
| Fellowship Date | month year | month year | month year | month year |

Please be advised, in order to be eligible for this coverage, at least 50% of corporate owners and employed practitioners of the corporation must be insured with EmPRO. Employed practitioners include physicians, surgeons, dentists, and certified nurse midwives.

List all other DBAs and affiliated entities associated with the partnership/corporation and indicate if the ownership is the same:

| | | | | | |
|-----------------------|--|--|--|--|--|
| Name | | | | | |
| Address One | | | | | |
| Address Two | | | | | |
| City | | | | | |
| State | | | | | |
| Zip | | | | | |
| Same Ownership | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If the ownership of the DBA and affiliated entities are different and separate coverage is desired, please complete a separate **APP 008, Partnership & Corporation Application** for each entity.

PART V - OWNERSHIP AND CORPORATION INFORMATION (continued)

If the entity is providing service at locations other than the primary office address please complete the chart below.

| | | | | | |
|-------------------------|--|--|--|--|--|
| Name of Facility | | | | | |
| Address One | | | | | |
| Address Two | | | | | |
| City | | | | | |
| State | | | | | |
| Zip | | | | | |
| % of Practice | | | | | |

PART VI - CURRENT PRACTICE

Are you paid on capitation (flat fee) basis by an HMO, PPO, etc? Yes No

If yes, do you assume the financial risk for referrals? Yes No

Please name the capitation program: _____

Does the partnership/corporation advertise? Yes No

If yes, please explain or attach a copy of any advertising materials. _____

Are there any services that you provide by contract to other entities? Yes No

If so, are you agreeing to indemnify these entities? (If yes, please attach a copy of the contract.) Yes No

Is the facility equipped to handle emergency procedures (e.g., cardiac arrests)? Yes No

Is surgery performed in the office? Yes No

If yes, please list the procedures performed. _____

Indicate the type of anesthesia administered: None General Regional

Check the auxillary services provided: None Laboratory Radiology Pharmacy Other: _____

Please explain the extent of the above services or attach a patient pamphlet. _____

If any of the above services are provided, does the state require that you be licensed to provide these services? (If yes, please attach a copy of the licenses.) Yes No

Do you or any of your employees perform Botox or Collagen injections? Yes No

Do you participate in any medical research, clinical trials or off-label use of drugs or devices? Yes No

(If yes, please complete and submit **APP 040, Clinical Trials Addendum.**)

Do you participate in any telemedicine activities? Yes No

Do you credential the practitioners in your group? Yes No

If yes, what are the minimum limits of liability required? _____

Do you maintain current certificates of insurance on file for all employed or contracted practitioners and non-physician employees? Yes No

Please attach documentation or describe the monitoring system to ensure malpractice policies of physicians are kept current: _____

Has the license of any physician been restricted or suspended in the last two years? Yes No

Have the privileges of any physician been restricted or suspended in the last year? Yes No

If yes to either, please list and provide reasons for restriction or suspension.

| Name | Reason |
|------|--------|
| | |
| | |
| | |

PART VII - EMPLOYEES/ADDITIONAL INSURED

Please list the following for any practitioner you employ. (Use additional space if necessary.) For each employee identified as an independent contractor please complete APP 041, Independent Contractor Addendum.

| | | | | |
|------------------------------|--|--|--|--|
| First Name | | | | |
| Middle Initial | | | | |
| Last Name | | | | |
| Insurer | | | | |
| Policy # | | | | |
| Social Security # | | | | |
| NPI # | | | | |
| Date of Birth | | | | |
| Independent Contractor | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| EmPRO Insured | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Applying for EmPRO Coverage | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Specialty | | | | |
| Surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery | <input type="checkbox"/> No surgery <input type="checkbox"/> Major surgery <input type="checkbox"/> Minor surgery |
| Assisting with Surgery | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients | <input type="checkbox"/> Own patients <input type="checkbox"/> Others' patients |
| General Anesthesia in Office | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Conscious Sedation in Office | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Any claims? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Graduation Date | month year | month year | month year | month year |
| Residency Date | month year | month year | month year | month year |
| Fellowship Date | month year | month year | month year | month year |

If you employ non-practitioner employees, please list job category and number of each. (If necessary please attach additional sheets.)

| Job Title/Specialty | Number of Employees |
|---------------------|---------------------|
| | |
| | |
| | |
| | |
| | |
| | |

Do you want employee coverage under separate limits? Yes No
Protects your healthcare employees for their acts while under your employ. All employees automatically share in your professional liability limits. To purchase separate limits for employees under your professional liability coverage for a premium charge, check "Yes" and complete APP 026, Employee Limit of Liability Application. This coverage cannot be purchased for employed dentists.

PART VIII- HISTORY
(Practice/Claims/Insurance for a minimum of the last 15 years - Start with the most recent, and attach additional sheet if necessary.)

| Dates | From | To | From | To | From | To | From | To |
|------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|
| Insurer | | | | | | | | |
| Policy # | | | | | | | | |
| Coverage | | | | | | | | |
| Premium | | | | | | | | |
| Tail Purchased | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Retroactive Date | | | | | | | | |
| Limit | | | | | | | | |
| Facility | | | | | | | | |
| State | | | | | | | | |
| Any claims? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Attach an entire loss history which includes: policy number, claim number, report dates, description of loss and settlement amount.

Has any insurance company ever declined, failed to renew, conditionally renewed, restricted or cancelled your professional liability policy? Yes No
(If yes, please list company, date and reason for this action below.)

Company _____ Date _____ Reason _____

Company _____ Date _____ Reason _____

PART IX - OPTIONAL COVERAGES

Check Yes if you are interested in any of the following coverages. Unless otherwise indicated, these coverages require both an additional application and an additional charge over and above your professional liability premium. Applications for optional coverages can be obtained from the company.

Professional Contractual Liability (not available in PA)

Do you wish to purchase Professional Contractual Liability coverage? Yes No
Protects you against certain hold harmless agreements in managed care contracts. *Purchase of this coverage does not provide a separate limit of insurance.* There is a charge based on a percentage of your professional liability premium.

Commercial General Liability

Do you wish to purchase Commercial General Liability coverage? Yes No
If yes, please complete and submit **APP 007, Commercial General Liability Application.**

For New Jersey Applicants Only - Consent to Settle

This endorsement is automatically attached to all individual and group policies. It requires the Company to obtain your written consent before settling any claims brought against you. In accordance with the New Jersey Medical Care Access and Responsibility and Patients First Act, you may choose to remove this endorsement for 1% premium credit to your policy.
Would you like to remove this endorsement? Yes No

PLEASE ATTACH A COPY OF THE FOLLOWING TO THIS APPLICATION:

- Copy of current Declaration Page
- Loss runs from all carriers for prior 15 years, or since the start of the practice, whichever is greater
- A narrative of all past claims - a *Claim Information Form* may be used when necessary
- Signed Notice to New Applicants (APP 028 or 029) for claims made policies
- Signed Anti-Fraud Statement (Maine and New Jersey)

READ CAREFULLY BEFORE SIGNING

THE STATEMENTS IN THIS APPLICATION, TOGETHER WITH ANY SUPPLEMENTAL APPLICATIONS, ATTACHMENTS AND ANY OTHER INFORMATION SUBMITTED TO THE COMPANY IN CONNECTION WITH THIS APPLICATION WILL BE REFERRED TO AS THE "POLICY APPLICATION."

REPRESENTATIONS AS TO ACCURACY OF APPLICATION, THE AUTHORITY OF PERSON SIGNING, AND APPLICANT'S OBLIGATION TO SUPPLEMENT INFORMATION

BY SIGNING BELOW, I REPRESENT AND CERTIFY: (I) THAT THE INFORMATION CONTAINED IN THE POLICY APPLICATION IS TRUE AND ACCURATE. (II) THAT I HAVE MADE ALL REASONABLE EFFORTS TO INVESTIGATE THE ACCURACY OF THE INFORMATION PROVIDED IN THE POLICY APPLICATION AND TO OBTAIN SUCH INFORMATION FROM ALL PERSONS AND ENTITIES TO BE INSURED BY THE REQUESTED POLICY AS IS NECESSARY TO PROVIDE TRUE AND ACCURATE INFORMATION IN THE POLICY APPLICATION; AND (III) THAT I AM DULY AUTHORIZED TO SIGN THIS POLICY APPLICATION ON BEHALF OF ALL PERSONS AND ENTITIES TO BE INSURED BY THE REQUESTED INSURANCE AND THAT I HAVE CAREFULLY READ THIS POLICY APPLICATION.

I ACKNOWLEDGE THAT OBTAINING THE REQUESTED INSURANCE, INCLUDING ANY RENEWALS OF THE REQUESTED INSURANCE, IS CONDITIONED UPON PROVIDING TRUE AND ACCURATE INFORMATION IN THIS POLICY APPLICATION, AND ANY SUCH INSURANCE THAT MAY BE ISSUED WILL BE BASED UPON THE COMPANY'S RELIANCE ON THE INFORMATION PROVIDED IN THE POLICY APPLICATION. I ALSO AGREE AND UNDERSTAND THAT THIS POLICY APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND THAT THIS POLICY APPLICATION WILL BE DEEMED TO BE ATTACHED TO AND PART OF SUCH POLICY AND ANY RENEWALS OF SUCH POLICY, IF ISSUED. FURTHER, IF ANY INFORMATION IN THE POLICY APPLICATION IS MISLEADING, INCOMPLETE OR FALSE, THE COMPANY MAY VOID THE INSURANCE ISSUED PURSUANT TO THIS APPLICATION.*

ADDITIONALLY, I AGREE THAT IN THE EVENT THERE IS ANY CHANGE IN THE INFORMATION PROVIDED IN THE POLICY APPLICATION BEFORE THE EFFECTIVE DATE OF THE REQUESTED INSURANCE OR BEFORE ANY RENEWAL OF THE REQUESTED INSURANCE, I WILL IMMEDIATELY NOTIFY THE COMPANY IN WRITING. IF I FAIL TO PROVIDE SUCH NOTICE, THE COMPANY MAY VOID THE INSURANCE ISSUED PURSUANT TO THIS APPLICATION OR ANY RENEWAL OF THE REQUESTED INSURANCE. I UNDERSTAND THAT IF THERE IS A CHANGE IN THE INFORMATION PROVIDED IN THE POLICY APPLICATION THE COMPANY, IN ITS SOLE DISCRETION, MAY MODIFY OR WITHDRAW ANY QUOTATION OR AGREEMENT TO BIND INSURANCE.

NO OBLIGATION TO ISSUE OR PURCHASE INSURANCE

I UNDERSTAND THAT THE POLICY APPLICATION IS NOT A BINDER OF INSURANCE. ACCEPTING THE APPLICATION DOES NOT BIND THE COMPANY TO ISSUE, OR ME TO PURCHASE, THE REQUESTED INSURANCE REGARDLESS OF WHETHER OR NOT I HAVE MADE PAYMENT, IN WHOLE OR IN PART, FOR THE REQUESTED INSURANCE OR THE COMPANY HAS DEPOSITED SUCH PAYMENT. I UNDERSTAND THAT THE REQUESTED INSURANCE SHALL NOT BE EFFECTIVE UNTIL I HAVE PAID A DEPOSIT TO THE COMPANY IN THE AMOUNT INVOICED BY THE COMPANY, REGARDLESS OF WHETHER OR NOT A POLICY OR ANY RENEWALS OF SUCH POLICY HAVE BEEN ISSUED.

AUTHORIZATION TO OBTAIN INFORMATION

THE COMPANY IS HEREBY AUTHORIZED TO OBTAIN FULL INFORMATION FROM ANY LIABILITY INSURER, HEALTHCARE INSURER, HOSPITAL, HEALTHCARE PROVIDER, MEDICAL ASSOCIATION OR SOCIETY, BOARD OF MEDICAL EXAMINERS, GOVERNMENTAL AGENCY, ATTORNEY OR OTHER PERSON OR ENTITY CONCERNING: (I) ANY MEDICAL MALPRACTICE CLAIM, SUIT, LICENSING BOARD PROCEEDING, CREDENTIALING PROCEEDING, DISCIPLINARY ACTION OR ANY OTHER CIVIL OR CRIMINAL ACTION ASSERTED AGAINST OR RELATING TO THE PROFESSIONAL CONDUCT OF ANY PERSON OR ENTITY TO BE COVERED BY THE REQUESTED INSURANCE; (II) THE QUALIFICATIONS OF ANY PERSON OR ENTITY TO BE COVERED BY THE REQUESTED INSURANCE TO PERFORM PROFESSIONAL HEALTHCARE SERVICES; AND (III) SUCH OTHER INFORMATION WHICH, IN THE SOLE JUDGMENT OF THE COMPANY, MAY HAVE A BEARING ON WHETHER TO ISSUE THE REQUESTED INSURANCE. I AGREE TO HOLD HARMLESS ANY PERSON OR ENTITY PROVIDING SUCH INFORMATION TO THE COMPANY AND THE COMPANY, ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS FROM ANY LIABILITY ARISING OUT OF THE DISCLOSURE OF SUCH INFORMATION, INCLUDING ANY LIABILITY ARISING OUT OF ERRORS AND OMISSIONS IN THE INFORMATION DISCLOSED.

CALIFORNIA APPLICANTS: FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS 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.

COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFAUDING OR ATTEMPTING TO DEFAUD 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 WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATED AGENCIES.

DISTRICT OF COLUMBIA 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.

MAINE APPLICANTS: THE COMPANY WILL NOT RESCIND OR VOID ANY POLICY ISSUED IN MAINE DUE TO FRAUD OR A MISREPRESENTATION WITHOUT FIRST OBTAINING A COURT RULING THAT VOIDANCE OR RESCISSION OF THE POLICY IS PERMITTED. HOWEVER, IN THE EVENT OF A MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCORRECT STATEMENT IN THIS APPLICATION OR INFORMATION PROVIDED TO US TO OBTAIN INSURANCE, THE COMPANY MAY CANCEL THE POLICY AND/OR DENY COVERAGE FOR ANY CLAIM IF SUCH MISREPRESENTATION, OMISSION, CONCEALMENT OF FACT OR INCORRECT STATEMENT WAS FRAUDULENT OR MATERIAL. IN ACCORDANCE WITH 24-A M.R.S.A. 2186(3), IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR DENIAL OF INSURANCE BENEFITS.

MARYLAND APPLICANTS: THE COMPANY WILL NOT VOID ANY POLICY ISSUED IN MARYLAND. HOWEVER, COVERAGE WILL NOT BE PROVIDED IF WE DISCOVER CONCEALMENT, MISREPRESENTATION, OR FRAUD. 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.

NEW HAMPSHIRE APPLICANTS: THE COMPANY WILL NOT VOID ANY POLICY OR DENY COVERAGE TO ANY INSURED(S) IN NEW HAMPSHIRE IF THE INSURED(S) HAD NO KNOWLEDGE OF CONCEALMENT, MISREPRESENTATION OR FRAUD. HOWEVER, THE COMPANY WILL NOT COVER ANY CLAIMS AGAINST ONE OR MORE INSUREDS WHO HAS INTENTIONALLY CONCEALED OR MISREPRESENTED A MATERIAL FACT, ENGAGED IN FRAUDULENT CONDUCT, OR MADE A FALSE STATEMENT RELATING TO THIS INSURANCE.

NEW JERSEY APPLICANTS: IN ACCORDANCE WITH N.J. STAT § 17:33A-6 (C), ANY PERSON WHO INCLUDES FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

OKLAHOMA APPLICANTS: WARNING: ANY PERSON, WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

OREGON 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 MAY HAVE COMMITTED A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

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.

VIRGINIA APPLICANTS: IN ACCORDANCE WITH VIRGINIA CODE 52-40, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR DENIAL OF INSURANCE BENEFITS.

WASHINGTON APPLICANTS: THE COMPANY WILL NOT VOID ANY POLICY ISSUED IN WASHINGTON UNLESS THE INSURED(S) OR SOMEONE ACTING ON BEHALF OF THE INSURED(S) INTENTIONALLY CONCEALS OR MISREPRESENTS A MATERIAL FACT OR CIRCUMSTANCE RELATING TO THIS INSURANCE. 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.

ALABAMA, ALASKA, ARIZONA, ARKANSAS, DELAWARE, FLORIDA, IDAHO, INDIANA, KENTUCKY, LOUISIANA, MINNESOTA, NEW MEXICO, NEW YORK, OHIO, RHODE ISLAND, TENNESSEE, TEXAS, WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS MATERIALLY FALSE INFORMATION IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIME AND MAY BE SUBJECT TO CRIMINAL AND CIVIL PENALTIES WHICH MAY INCLUDE VOIDING OF THE POLICY IF ALLOWED BY STATE LAW.

Signature of Applicant

Title

Printed Name of Applicant

Date

Signature of Producer (*signature is required for N.H. producers only*)

Date

Printed Name of Producer