



MISCELLANEOUS MEDICAL PROFESSIONAL, GENERAL, PRODUCTS, AND EMPLOYEE BENEFITS LIABILITY APPLICATION

NOTICE: PART OR ALL OF THE POLICY FOR WHICH THIS APPLICATION IS MADE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS, WHICH MEANS THAT THE POLICY APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE INSURER DURING THE POLICY PERIOD OR THE OPTIONAL EXTENSION PERIOD, IF APPLICABLE. AMOUNTS INCURRED AS CLAIMS EXPENSES SHALL REDUCE AND MAY EXHAUST THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE DEDUCTIBLE. PLEASE READ THIS APPLICATION CAREFULLY.

BACKGROUND INFORMATION – PLEASE READ:

- 1. Please type or print clearly.
2. Answer ALL questions completely leaving no blanks. If any questions, or part thereof, do not apply, print N/A in the space.
3. If additional space is needed to answer any questions fully, please attach a separate page.
4. This application must be completed, dated and signed by a Principal of the Applicant.

Requested Attachments:

- 1. Loss History for the last FIVE years.
2. Most Recent Financial Statements.
3. Sample copy of contract, used by the Applicant in the provision of professional services.
4. Most recent local and/or State accreditation agency reports (if applicable).
5. Any marketing brochures or literature detailing services provided.

I. APPLICANT INFORMATION:

- a) Name of Applicant/Entity(s)
b) Date of Incorporation/Start of Operations:
c) Physical Address (City, State, Zip Code)
d) Telephone Fax Website
e) Legal Structure: Individual Partnership LLC Corporation Joint Venture Other
f) Tax Status: For Profit Not for Profit Governmental Other
g) List names, location, and descriptions of all legal entities, including subsidiaries for which Applicant is a part (continue on a separate sheet if necessary)

Table with 6 columns: Loc. #, Business Name and Address, Description, Date Acquired, Ownership %, Retroactive Date

h) Have you sold, discontinued, or acquired any operations in the past 5 years, or do you plan to in the upcoming year? (Please list including name of entity and date acquired) .....  Yes  No

\_\_\_\_\_

\_\_\_\_\_

i) List all licenses held by your facility including type and expiration dates.

\_\_\_\_\_

j) List any/all accreditation from governmental agencies/clients (JCAHO, AABB, AATB, FACT, ABC, CLIA, AOPO, EBAA, CAP, ASHI, etc.) and association memberships held by your facility and include a copy of your most recent report.

\_\_\_\_\_

\_\_\_\_\_

**II. COVERAGE HISTORY:**

a) Please provide details of professional liability coverage purchased in the last five (5) years to date:

| Policy Period | Primary/Xs Limit | SIR/Deductible | Carrier | Annual Premium | Occurrence or Claims Made? | Retroactive Date |
|---------------|------------------|----------------|---------|----------------|----------------------------|------------------|
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |

b) Please provide details of general liability coverage purchased in the last five (5) years to date:

| Policy Period | Primary/Xs Limit | SIR/Deductible | Carrier | Annual Premium | Occurrence or Claims Made? | Retroactive Date |
|---------------|------------------|----------------|---------|----------------|----------------------------|------------------|
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |
|               |                  |                |         |                |                            |                  |

c) Do you currently carry employee benefits liability coverage? .....  Yes  No  
If yes, what is the employee count, limit, deductible, and retroactive date?

\_\_\_\_\_

d) Has the applicant ever been declined or refused coverage, or had its coverage cancelled or non-renewed? .....  Yes  No  
If yes, please explain.

\_\_\_\_\_

**III. FINANCIAL INFORMATION:**

|                                  | Projected, next Fiscal/Annual Period | Past 12 Months; Most recent, full-annual | First Year Prior Financial Year: |
|----------------------------------|--------------------------------------|--|----------------------------------|
| Total Assets:                    |                                      |  |                                  |
| Net Assets/Equity:               |                                      |  |                                  |
| Long Term Debt:                  |                                      |  |                                  |
| Gross Revenues:                  |                                      |  |                                  |
| Net Revenues/Income:             |                                      |  |                                  |
| Total Cash and Cash Equivalents: |                                      |  |                                  |

**IV. PROFESSIONAL SERVICE/PRODUCT PROFILE:**

a) Please provide a full description of services rendered.

\_\_\_\_\_

b) Operations: (for the previous 12 months please provide a breakout of the services provided, and the percentage of total gross revenues. Total must equal 100%)

|   | percentage |  | percentage |
|---|------------|--|------------|
| Ambulance Services  |            | Medical Spa Services                                   |            |
| Ambulatory Surgical Center                                  |            | Nursing Home/LTC Facility                              |            |
| Behavioural Health Services                                 |            | Optical Services                                       |            |
| Blood/Plasma Banking/sperm (see blood & tissue application) |            | Organ/Tissue Services/OPOs (see appendix #5)           |            |
| Clinical Trials (see appendix #2)                           |            | Pathology Services                                     |            |
| Community Health Clinic                                     |            | Pharmacy Services (see pharmacy application)           |            |
| Fertility Services  |            | Rehabilitation Services                                |            |
| Foster/Adoption Services                                    |            | Schools for Healthcare Professionals (see appendix #4) |            |
| Genetic Testing Services                                    |            | Sleep Center   |            |
| Group home/Adult Day-care                                   |            | Social Services  |            |
| Healthcare Staffing (see appendix #3)                       |            | Substance Abuse Services                               |            |
| Home Healthcare Services                                    |            | Telemedicine Services                                  |            |
| Hospice Care Services                                       |            | Urgent Care Center                                     |            |
| Imaging Services  |            | Weight Loss Services                                   |            |
| Laboratory Services   |            | All Other Services: Describe below                     |            |

All Other Services: \_\_\_\_\_

c) Please provide the number of patient contacts in the previous 12 months and current projection:

| (number of visits)    | Projected, next Fiscal/Annual Period | Past 12 Months; Most recent, full-annual | First Year Prior Financial Year: |
|-----------------------|--------------------------------------|--|----------------------------------|
| Clinic                |                                      |  |                                  |
| Laboratory            |                                      |  |                                  |
| Other (specify) _____ |                                      |  |                                  |
| <b>TOTAL VISITS</b>   |                                      |  |                                  |

d) Does the insured have any beds for overnight stays?.....  Yes  No  
(If yes, number of beds and average occupancy)

\_\_\_\_\_

e) Has your facility been surveyed by an accreditation agency within the past three years?  Yes  No  
i. If "Yes", please list date(s) of last survey: \_\_\_\_/\_\_\_\_/\_\_\_\_

f) Does the insured provide any services outside of the United States? .....  Yes  No  
(If yes, Please explain)

\_\_\_\_\_

g) Do you compound in bulk, manufacture or wholesale medicine?.....  Yes  No  
(If yes, Please explain)

\_\_\_\_\_

h) Does the applicant anticipate making any significant changes in the services/products provided within the next 12 months?.....  Yes  No  
(If yes, Please explain)

\_\_\_\_\_

i) Does the insured sell any products?.....  Yes  No  
(If yes, Please explain)

\_\_\_\_\_

j) Has a product ever been recalled?  Yes  No  
i. If "Yes", please explain (dates, volumes, and reasons for the recall)

\_\_\_\_\_

**V. MEDICAL STAFF PROFILE:**

a) Schedule of Physicians, Surgeon, Osteopath, Podiatrist, Orthodontist, Chiropractor, Psychiatrist, Psychologist or Dentist – on Staff or Contracted: (supply separate sheet if necessary)

| Name | Specialty | Board Certified  | Hours Worked | Volunteer, Contracted or Employed | Has own Malpractice Insurance                            | Medical Director   |
|------|-----------|--|--------------|-----------------------------------|--|--|
|      |           | <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 | <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 |              |                                   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

- i. Would you like any listed physician to be covered under the facility's policy?  Yes  No (if yes, please submit a CV or application for each physician)
- ii. Is physician credentialing and privileging formalized and documented?  Yes  No
- iii. Do any of the above physicians have direct patient care responsibilities?  Yes  No (if yes, what is the physician's role in providing services for the applicant's facility?)

b) Please provide details of all other staff utilized

| Health Professional                           | Employed  |           |       | Contracted |           |       |
|---|-----------|-----------|-------|------------|-----------|-------|
|   | Full Time | Part Time | Hours | Full Time  | Part Time | Hours |
| Registered Nurses                             |           |           |       |            |           |       |
| Licensed Practical Nurses                     |           |           |       |            |           |       |
| Licensed Vocational Nurses                    |           |           |       |            |           |       |
| Nurse Practitioners                           |           |           |       |            |           |       |
| Physician Assistants                          |           |           |       |            |           |       |
| Certified Nursing Assistants                  |           |           |       |            |           |       |
| Physical, Occupational, and Speech Therapists |           |           |       |            |           |       |
| Home Health Aides                             |           |           |       |            |           |       |
| Sitters/Companions                            |           |           |       |            |           |       |
| Emergency Medical Technicians                 |           |           |       |            |           |       |
| Paramedics                                    |           |           |       |            |           |       |
| Pharmacists                                   |           |           |       |            |           |       |
| Technicians                                   |           |           |       |            |           |       |
| Social Workers                                |           |           |       |            |           |       |
| Other (please provide description)            |           |           |       |            |           |       |

**VI. RISK MANAGEMENT, CLAIMS HANDLING & LOSS CONTROL**

a) Does the applicant have a full time risk manager on staff?.....  Yes  No (If yes, please provide the following details.)

Name \_\_\_\_\_

Title \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Qualifications/Experience \_\_\_\_\_

- b) Does the applicant have a formal, written risk management/loss prevention program? (please provide details, separately if necessary) .....  Yes  No
- c) Does the applicant require new employees to participate in a training program that instructs them on all applicable company policies and procedures?.....  Yes  No
- d) Does the applicant handle claims in-house or utilise the services of a third party administrator? (please provide details of in-house claims personnel/TPA used)

**VII. CREDENTIALING:**

- a) Are all health professionals credentialed prior to hiring?.....  Yes  No
- b) Are physicians required to be board certified in their speciality?.....  Yes  No
- c) How often are physicians re-credentialed? \_\_\_\_\_
- d) Prior to hiring any employee, does the applicant verify:
  - i. Education background and training?.....  Yes  No
  - ii. Employment references with at least two previous employers?.....  Yes  No
  - iii. Criminal record, on a Local, State and National scale? (Please indicate which apply) \_\_\_\_\_
  - iv. Driving record?.....  Yes  No
  - v. Credit record?.....  Yes  No
  - vi. Drug tests?.....  Yes  No
  - vii. Sex Offender Registry?.....  Yes  No
- e) Does the applicant keep all information on file and verify its completion prior to employment commencement?.....  Yes  No

**VIII. INSURED HISTORY - CLAIMS, LOSSES, AND INCIDENTS:**

- a) Has any claim or suit for an error, omission or malpractice ever been made against you or your organization or any employees/staff working on your behalf?.....  Yes  No  
If Yes, how many? \_\_\_\_\_ Complete a copy of our Supplemental Claim form for each
- b) Are you or any proposed insured for this insurance aware of any claim or suit, or any act, error, omission, fact, circumstance, or records request from any attorney which may result in a malpractice, general liability, or products liability claim or suit?.....  Yes  No  
If Yes, has each of these been reported to the current or any prior insurer?.....  Yes  No  
How many? \_\_\_\_\_ Complete a copy of our Supplemental Claim form for each
- c) Has the applicant or any staff:
  - i. ever been the subject of disciplinary/investigative proceedings or reprimand by a governmental/administrative agency, hospital or professional association?  Yes  No
  - ii. ever been convicted for an act committed in violation of any law or ordinance other than traffic offenses? .....  Yes  No
  - iii. ever been treated for alcoholism or drug addiction? .....  Yes  No
  - iv. ever had any state professional license or license to prescribe or dispense narcotics refused, suspended, revoked, renewal refuses or accepted only on special terms or ever voluntarily surrendered same? .....  Yes  No  
(If yes, please provide an explanation on any/all incidents)

THE UNDERSIGNED IS AUTHORIZED BY THE APPLICANT AND DECLARES THAT THE STATEMENTS SET FORTH HEREIN AND ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE TRUE. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THE STATEMENTS CONTAINED IN THIS APPLICATION, ANY SUPPLEMENTAL ATTACHMENTS, AND THE MATERIALS SUBMITTED HERewith ARE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED AND HAVE BEEN RELIED UPON BY THE INSURER IN ISSUING ANY POLICY.

THIS APPLICATION AND MATERIALS SUBMITTED WITH IT SHALL BE RETAINED ON FILE WITH THE INSURER AND SHALL BE DEEMED ATTACHED TO AND BECOME PART OF THE POLICY IF ISSUED. THE INSURER IS AUTHORIZED TO MAKE ANY INVESTIGATION AND INQUIRY IN CONNECTION WITH THIS APPLICATION AS IT DEEMS NECESSARY.

THE APPLICANT AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE APPLICANT WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE

I HAVE READ THE FOREGOING APPLICATION OF INSURANCE AND REPRESENT THAT THE RESPONSES PROVIDED ON BEHALF OF THE APPLICANT ARE TRUE AND CORRECT.

**WARNING**

**ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.**

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurer to defraud or attempt to defraud the insurer. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurer or agent of an insurer 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.

**DISTRICT OF COLUMBIA:** 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 and an insurer may deny insurance benefits if false information materially related to a claim made by the applicant.

**FLORIDA:** 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 in the third degree.

**LOUISIANA AND MARYLAND:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MAINE, TENNESSEE, VIRGINIA AND WASHINGTON:** It is a crime to knowingly provide false, incomplete or misleading information to an insurer to defraud the insurer. Penalties may include imprisonment, fines or denial of insurance benefits.

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

**OKLAHOMA:** 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.

**PENNSYLVANIA:** 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.

**NEW YORK AND KENTUCKY:** Any person who knowingly and with intent to defraud an insurer or other person files an application for insurance or statement of claims 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. New York applicants are subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation. Pennsylvania applicants are subject to criminal and civil penalties.

Signed: \_\_\_\_\_.

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

(Owner, Partner, Authorized Officer)

If this **Application** is completed in Florida, please provide the Insurance Agent's name and license number. If this **Application** is completed in Iowa or New Hampshire, please provide the Insurance Agent's name and signature only.

Agent's Printed Name: \_\_\_\_\_

Florida Agent's License Number: \_\_\_\_\_

Agent's Signature: \_\_\_\_\_

**PRIOR CLAIMS INFORMATION SUPPLEMENTAL APPLICATION**

**APPLICANT'S INSTRUCTIONS – PLEASE READ:**

1. Please type or print clearly.
2. Answer ALL questions completely leaving no blanks. If any questions, or part thereof, do not apply, print N/A in the space.
3. If additional space is needed to answer any questions fully, please attach a separate page.
4. This supplemental application must be completed, dated and signed by a Principal of the Applicant.
5. Complete one form for each incident, claim, or suit.

a) Name of Applicant/Entity(s): \_\_\_\_\_  
 \_\_\_\_\_

b) Name of Patient/Claimant(s): \_\_\_\_\_  
 \_\_\_\_\_

c) Date(s) of Treatment: \_\_\_\_\_ Date of Claim/Suit: \_\_\_\_\_

d) Claimant's Allegations: \_\_\_\_\_

e) Additional Defendants: \_\_\_\_\_

- f) Status of Claim:  Incident (negligent act, error or omission or an **Accident** that could lead to a **Claim**)  
 **Claim** (written notice received by any **Insured** of an intention to hold the **Insured** responsible for compensation for Damages)  
 Suit (demand, notice, summons or other process received by the **Insured** or its representative)

g) Description of Claim: (include nature of treatment and your involvement)

a. Alleged act, error of omission on which the claims is based: \_\_\_\_\_  
 \_\_\_\_\_

b. Description of cases and events: \_\_\_\_\_  
 \_\_\_\_\_

c. Description of the type and extent of injury or damages allegedly sustained: \_\_\_\_\_  
 \_\_\_\_\_

h) Current Disposition of Claim:

- DISMISSED (action dropped without any payment to claimant of Statute of Limitations has expired)  
 ABANDONED (no activity from claimant for over 3 years)  
 WON by defense  
 WON by claimant

Total Paid: \$ \_\_\_\_\_ Amount Paid on your behalf: \$ \_\_\_\_\_

Please Indicate:  Court judgment, or  Out of court settlement

OPEN Claimant's settlement demand: \$ \_\_\_\_\_

Defendant's Offer for settlement: \$ \_\_\_\_\_

Insurer's loss reserve: \$ \_\_\_\_\_

i) Explain what steps have been taken to prevent recurrences of similar claims: \_\_\_\_\_  
 \_\_\_\_\_

THE UNDERSIGNED IS AUTHORIZED BY THE APPLICANT AND DECLARES THAT THE STATEMENTS SET FORTH HEREIN AND ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE TRUE. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THE STATEMENTS CONTAINED IN THIS APPLICATION, ANY SUPPLEMENTAL ATTACHMENTS, AND THE MATERIALS SUBMITTED HERewith ARE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED AND HAVE BEEN RELIED UPON BY THE INSURER IN ISSUING ANY POLICY.

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THE APPLICANT AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE APPLICANT WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE

I HAVE READ THE FOREGOING APPLICATION OF INSURANCE AND REPRESENT THAT THE RESPONSES PROVIDED ON BEHALF OF THE APPLICANT ARE TRUE AND CORRECT.

#### **FRAUD WARNING DISCLOSURE**

**ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.**

**NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO AND RHODE ISLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN 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 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 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 AGENT THEREOF, ANY WRITTEN 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 MAINE, TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.



**NOTICE TO MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR 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 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 KENTUCKY, NEW JERSEY, NEW YORK, OHIO AND 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 CLAIMS 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. (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

Signed: \_\_\_\_\_.

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

(Owner, Partner, Authorized Officer)

If this **Application** is completed in Florida, please provide the Insurance Agent's name and license number. If this **Application** is completed in Iowa or New Hampshire, please provide the Insurance Agent's name and signature only.

Agent's Printed Name: \_\_\_\_\_

Florida Agent's License Number: \_\_\_\_\_

Agent's Signature: \_\_\_\_\_