

II. HIRING/SCREENING AND CREDENTIALING PROCEDURES (may not be applicable in all states)

- a) 1. Are employees/contractors references contacted before hired/placed? Yes No
2. How are references checked? Written Verbal Both

- b) Does the applicant review criminal background screening results for all clinical employees/contractors prior to hire/placement? Yes No

If yes, at what level are criminal searches conducted? (check those applicable)
 County State Federal Felony Misdemeanor Convictions

- c) Does the applicant verify certification and/or professional licensure status of employees and independent contractors? Yes No

- d) Has the applicant formalized a drug and alcohol screening program requiring all employees/contractors to satisfy drug and alcohol testing prior to hire/placement and is there a procedure for screening suspect employees/contractors when drug or alcohol abuse is alleged? Yes No

- e) Are all employees/contractors required to sign a formal confidentiality statement? Yes No

- f) When utilizing contracted vendors, does the applicant require vendor submission of the following? (check all that apply)
 Professional Liability Certificate of Insurance; Specify limits required: _____
 Licensure
 Historical Loss Data

III. ACCREDITATION AND MEMBERSHIP IN PROFESSIONAL ASSOCIATIONS

Check if applicant is a member of any of the following organizations: The National Association of Home Care (NAHC);
 Community Health Accreditation Program (CHAP); The Joint Commission

IV. RISK MANAGEMENT/QUALITY IMPROVEMENT

- a) Is the applicant licensed in all states in which it is operating? Yes No

- b) Has the applicant's license ever been suspended, revoked, voluntarily surrendered, or subject to probate in any state? Yes No
If yes, please explain: _____

- c) Does the applicant utilize a formal written Quality Improvement and Risk Management Program? Yes No
If no, please explain: _____

- d) Is the overall responsibility for risk management assigned to one individual in your firm? Yes No
If yes, please give name and title: _____
If no, please describe how risk management is monitored: _____

- e) Does the applicant have a formalized training and education program requiring staff attendance at mandatory in-servicing? Yes No

- f) If the applicant provides advanced skilled care (i.e.,ventilator, chemotherapy, radiation therapy, etc.) what are the clinical expertise requirements and/or professional training for staff that will provide these services?

- g) If the applicant enters into contractual agreements is there a review process requiring the following elements? N/A
 - o Hold harmless and indemnification clauses favorable to the applicant Yes No
 - o Insurance requirements Yes No
 - o Confidentiality clause Yes No
 - o Terms and renewal conditions clearly outlined Yes No
 - o Termination clause Yes No
 - o Defined roles and responsibilities Yes No

Please attach copies of all agreements.

V. CLAIMS HISTORY

- a) Have any claims/suits been made within the last five (5) years against the applicant? Yes No
 If yes, please attach copy of insurance company loss reports for each claim or suit. Specify date, description, amount paid and amount outstanding for each claim.
- b) Is the applicant aware of any circumstances which may result in any claim or suit being made (including requests for medical records)? Yes No
 If yes, please explain: _____
- c) Has any insurance company or Lloyd's declined, canceled or refused to renew any of the applicant's insurance? **NOTE: MISSOURI APPLICANTS DO NOT REPLY** Yes No
 If yes, please explain: _____

VI. PREVIOUS PROFESSIONAL LIABILITY INSURANCE (PAST FIVE YEARS):

Company	Limits of Liability	Effective Dates	Annual Premium	Claims Made Form or Occurrence Form	Retroactive Date (Claims Made Only)

VII. PREVIOUS GENERAL LIABILITY INSURANCE (PAST FIVE YEARS):

Company	Limits of Liability	Effective Dates	Annual Premium	Claims Made Form or Occurrence Form	Retroactive Date (Claims Made Only)

VIII. PREVIOUS PRODUCTS LIABILITY INSURANCE (PAST FIVE YEARS):

Company	Limits of Liability	Effective Dates	Annual Premium	Claims Made Form or Occurrence Form	Retroactive Date (Claims Made Only)

**PROFESSIONAL LIABILITY SECTION
(THIS SECTION MUST BE COMPLETED) ***

I. EMPLOYEES – ANNUAL STAFFING:

Employee Type	# Full Time	# Part Time	Annual Hours	Annual Payroll
Nurse (RN)				
LPN/LVN				
Nurse Practitioner				
Physical Therapist				
Respiratory Therapist				
Speech Therapist				
Occupational Therapist				
Social Worker				
Pharmacist				
Home Health Aide/CNA				
Homemaker				
Sitter/Companion				
Physician				
X-Ray Technicians				
Medical Directors				
Pharmacy Ass't/Techs				
Doula				
Other(specify)				

II. INDEPENDENT CONTRACTORS – ANNUAL STAFFING:

Contractor Type	# 1099s	Annual Hours	Amount Paid Per 1099s
Nurse (RN)			
LPN/LVN			
Nurse Practitioner			
Physical Therapist			
Respiratory Therapist			
Speech Therapist			
Occupational Therapist			
Social Worker			
Pharmacist			
Home Health Aide/CNA			
Homemaker			
Sitter/Companion			
Physician			
X-Ray Technicians			
Medical Directors			
Pharmacy Ass't/Techs			
Doula			
Other(specify)			

* If applicant offers services in more than one state, please provide total annual hours and payroll by state.

III. TYPES OF LOCATIONS WHERE SERVICES ARE PROVIDED (TOTAL MUST EQUAL 100%)

<input type="checkbox"/> Private Homes _____ %	<input type="checkbox"/> Clinics _____ %
<input type="checkbox"/> Nursing Homes/ Assisted/Independent Living _____ %	<input type="checkbox"/> Doctor's Offices _____ %
<input type="checkbox"/> Hospitals _____ %	<input type="checkbox"/> Laboratories: _____ %
<input type="checkbox"/> Prison Facilities _____ %	<input type="checkbox"/> Other Locations (please specify) _____ %
<input type="checkbox"/> Schools _____ %	_____ %

IV. TYPES OF SERVICES PROVIDED (TOTAL MUST EQUAL 100%)

<input type="checkbox"/> Personal Care/Companion _____ %	<input type="checkbox"/> Training/Certification Program Open to General Public _____ %
<input type="checkbox"/> Rehabilitation _____ %	<input type="checkbox"/> Hospice _____ %
<input type="checkbox"/> Infusion Therapy _____ %	<input type="checkbox"/> Supplemental Staffing-Medical _____ %
<input type="checkbox"/> Blood Transfusion _____ %	<input type="checkbox"/> Supplemental Staffing-Non-Medical _____ %
<input type="checkbox"/> Pain Management _____ %	<input type="checkbox"/> Respite Care _____ %
<input type="checkbox"/> Chemo Therapy _____ %	<input type="checkbox"/> Social Services _____ %
<input type="checkbox"/> Surgical Nursing/Operating Techs _____ %	<input type="checkbox"/> Meals on Wheels _____ %
Describe services: _____	<input type="checkbox"/> Medical Equipment Supplier _____ %
<input type="checkbox"/> Obstetrical Services _____ %	<input type="checkbox"/> Infant/Pediatric Care _____ %
<input type="checkbox"/> Adult Day Care* _____ %	<input type="checkbox"/> Retail Pharmacy _____ %
<input type="checkbox"/> Child Day Care* _____ %	<input type="checkbox"/> Closed Pharmacy _____ %
<input type="checkbox"/> Respiratory Therapy _____ %	<input type="checkbox"/> Mail Order Pharmacy _____ %
<input type="checkbox"/> Clinical Trials _____ %	<input type="checkbox"/> Clinics Owned/Operated _____ %
<input type="checkbox"/> Radiation Therapy _____ %	<input type="checkbox"/> Doula _____ %
<input type="checkbox"/> Laboratory Services _____ %	<input type="checkbox"/> Other _____ %

Describe services: _____

*Firms providing day care may be required to complete a supplemental application

GENERAL UNDERWRITING SECTION
(Please complete for ALL lines of coverage)

I. OWNED OR LEASED PREMISES

Please attach a separate list of all other locations owned, rented, and operated with occupancy of each. List: address of each location; state if you own or lease the location; and describe the occupancy of each building.

a) Are any professional services provided on your premises (i.e. clinics, day care, infusion, etc.)? Yes No
If yes, please explain: _____

b) Does the applicant own or operate any bed/board facilities? Yes No
If yes, please explain: _____

c) List all entities to be named as Additional Insureds with names and insurable interest:

1. Name	2. Name
Address	Address
Interest	Interest

- d) Has applicant sold, acquired, or discontinued any operations in the past five years? Yes No
 If yes, please explain: _____
- e) Is the applicant considering any changes in operations or products handled in the next 12 months? Yes No

PRODUCTS LIABILITY SECTION

I. MEDICAL EQUIPMENT/SUPPLIERS (Attach product listing for all products sold, leased or rented and website address if applicable). **NOTE:** If applicant has locations in more than one state, please provide information on a per state basis.

- a) Does the applicant SELL any medical supplies and or/ equipment? Yes No
 Total Annual Sales: \$ _____
- b) Does the applicant provide pharmaceutical products? Yes No
 Total Annual Sales: \$ _____
- c) Does the applicant RENT or LEASE any medical supplies and/or equipment? Yes No
 Total Annual Lease/Rental Receipts: \$ _____
- d) Does the applicant REPAIR or DO MAINTENANCE on any medical supplies or equipment? Yes No
 1. Total Annual Repair/ Maintenance Receipts: \$ _____
 2. Total Annual Repair/ Maintenance Payroll: \$ _____
- e) If you have answered "NO" to a) thru d), please skip the remainder of this section. If you have answered "YES" to a) thru d), please complete the remainder of this section.

CATEGORY I. EXPENDABLE ITEMS – Intended for one time usage and disposed (i.e., adhesive tape, bandages, hypodermic needles, etc.) DO NOT INCLUDE PHARMACEUTICAL SALES.
 Annual Sales: \$ _____

CATEGORY II. NON-EXPENDABLE ITEMS – Excluding diagnostic treatment equipment or devices. This category includes, but is not limited to, hospital beds, bathroom safety bars, portable toilets, patient lifts or hoists, traction apparatus, ambulatory aids (i.e. walkers, strollers, canes, crutches, wheelchairs, etc.), prosthetic devices and I.V. stands, including medical and surgical instruments unless considered diagnostic or treatment, etc.

Annual Sales: \$ _____ Receipts: Annual Lease/Rental \$ _____

CATEGORY III. DIAGNOSTIC OR TREATMENT DEVICES – This category includes oxygen and other medical gases used in conjunction with respiratory therapy (excluding ventilators), treatment devices or equipment NOT used to sustain life or perform critical life monitoring functions. Also included are blood pressure gauges, I.V. pumps, portable EKG machines or sending devices.

Annual Sales: \$ _____ Receipts: Annual Lease/Rental \$ _____

CATEGORY IV. LIFE SUSTAINING OR CRITICAL LIFE MONITORING EQUIPMENT OR DEVICES – This category includes dialysis or heart/lung machines, apnea monitors, SIDS monitors or any other life dependent monitors or any other equipment or devices that malfunction/fail or improperly function of which could result in death or serious deterioration in health condition. (Please attach a list of Category IV equipment or devices).

Annual Sales: \$ _____ Receipts: Annual Lease/Rental \$ _____

Note: Total amount of Annual Sales in Categories I-IV must equal amount in Section I. a) above.
 Total amount of Annual Lease/Rental Receipts in Categories II-IV must equal amount in Section I. c) above.

- f) Does the applicant manufacture any products? Yes No
- g) Is the applicant named as an additional insured/vendor on the manufacturer's policy for any/all products? Yes No
 Note: required for any Category IV products. Provide copies of Certificates for Category IV.

- h) Does the applicant obtain certificates of insurance from their products suppliers? Yes No
- i) Does or has the applicant ever distributed or directly imported products from a foreign manufacturer? Yes No
 1. If yes, please explain: _____
 2. If yes, does the foreign manufacturer have a United States location? Yes No
- j) Does the applicant modify any product in any way from its intended use? Yes No
 If yes, please explain: _____
- k) Does the applicant do any repackaging or re-labeling of items obtained from suppliers? Yes No
 If yes, please explain: _____
- l) Does the manufacturer's label remain on the equipment? Yes No
- m) Does the applicant maintain a written quality control program? Yes No
- n) Does the applicant perform preventative maintenance on all equipment according to a written schedule? Yes No
- o) Is all equipment checked and its condition documented prior to their release? Yes No
- p) Are serial numbers of the finished product shown on shipment invoices and complete records kept of inventory shipments? Yes No
- q) Does the applicant use the services of EPA approved contractors for the disposal of hazardous waste materials? Yes No
 If yes, please explain: _____
- r) Does the applicant have any exposure to nuclear or radioactive materials? Yes No
 If yes, please explain: _____
- s) For oxygen, oxygen related equipment, life sustaining or critical life monitoring equipment or devices, describe the 24 hour service, 365 day/year program that exists:

- t) Does the applicant distribute oxygen cylinders? Yes No
 If yes, are they pre-filled or do you fill them at your premises? _____
- u) Does the applicant follow FDA. and DOT regulations for the sterilization and transportation of oxygen? Yes No
- v) Is the applicant required to provide a vendor's liability endorsement to any 3rd party? Yes No
- w) ***When the applicant has oxygen transfilling exposure:***
 The applicant has indicated an exposure with filling oxygen on premises. For this exposure please confirm the following:
1. Confirm the applicant is FDA approved for transfilling oxygen tanks. Yes No
 2. Certificates of Analysis are required and purity test is conducted upon every delivery at risk's site. Yes No
 3. Lot numbers are received and/or created for both the received product and during filling so that it can be traced back to the supplier at any time? Yes No
 4. Are the employees performing transfilling properly trained and certified? Yes No

- 5. Do oxygen operations take place in a separate room? Yes No
 - a) If yes, is this room restricted only to the applicant's employees and not the general public? Yes No
 - b) Is this room clearly marked as restricted to only employees and also marked 'NO SMOKING'? Yes No
- 6. Is a home assessment conducted prior to delivery and set up of any oxygen and its related equipment in a patient's home? Yes No
- 7. When oxygen is provided in the home are 'NO SMOKING' signs provided to the patient? Yes No
- 8. Is the proper use of oxygen reviewed with the patient and the caregiver and sign-off required by all parties (patient, caregiver and employee)? Yes No

x) ***When applicant has oxygen exposure but tanks are prefilled:***

The applicant has indicated an exposure with pre-filled oxygen on premises. For this exposure, please confirm the following:

- 1. Do oxygen operations take place in a separate room? Yes No
 - a) If yes, is this room restricted only to the applicant's employees and not the general public? Yes No
 - b) Is this room clearly marked as restricted to only employees and also marked 'NO SMOKING'? Yes No
- 2. Is a home assessment conducted prior to delivery and set up of any oxygen and its related equipment in a patient's home? Yes No
- 3. When oxygen is provided in the home are 'NO SMOKING' signs provided to the patient? Yes No
- 4. Is the proper use of oxygen reviewed with the patient and the caregiver and sign-off required by all parties (patient, caregiver and employee)? Yes No

II. MAINTENANCE AND/OR REPAIR OF EQUIPMENT

- a) Does the applicant SELL other supplier's used equipment? Yes No
If yes, please list the gross revenue derived from this operation: \$_____
- b) Does the applicant REPAIR other supplier's used equipment? Yes No
If yes, please list the gross revenue derived from this operation: \$_____
- c) Please list all types of equipment you repair:

- d) Are manufacturer's recommendations followed for all repair of equipment? Yes No
- e) Do you subcontract labor for any installation, services or repair? Yes No
If yes, please explain: _____
- f) Are certificates of insurance obtained from those subcontractors that provide installation service or repair? Yes No
- g) Does the applicant sell, install or maintain stair gliders or vehicle lifts? Yes No
If yes, provide a list of equipment you sell and/or lease or rent.

FIDELITY COVERAGE SECTION

I. LIMIT REQUESTED: \$ _____ (Note: minimum limit is \$10,000)

II. INTERNAL CONTROLS:

a) Is countersignature of checks required? Yes No
 If no, who signs the checks? (name and title)

Name _____ Title _____

b) Are bank accounts reconciled by someone who is not authorized to deposit or withdraw from the account? Yes No
 If no, is reconciliation of bank accounts done by the owner? Yes No

c) Is the applicant audited at least annually by an independent Certified Public Accountant? Yes No

d) Does the audit, if performed, include inventory? Yes No

e) If an audit is not conducted, is an annual review or compilation prepared by an outside party? Yes No

III. PREVIOUS FIDELITY INSURANCE (PAST THREE YEARS):

Company	Limits of Liability	Effective Dates	Annual Premium	Third Party Liability Provided

NON-OWNED AUTOMOBILE SECTION

1. Does the applicant have any company owned vehicles? Yes No

2. How many of the applicant's employees drive their own vehicles during the course of business other than driving to and from a single work site? Please include those employees which drive to multiple worksites in a single work day. _____

3. Does the applicant require **Employees** to carry their own automobile liability insurance coverage? Yes No

a) If yes, what personal automobile liability limits does the applicant require employee drivers to carry? _____

b) How does the applicant verify **Employee** owned automobile liability insurance coverage is in force?

4. Do any of the applicant's employees drive **Client** owned vehicles during the course of your business? Yes No

a) How does the applicant verify **Client** owned automobile liability insurance coverage is in force? _____

5. Does the applicant access and review Motor Vehicle Reports as a condition of employment? Yes No

a) If yes, how frequently is this review conducted? _____

b) What standards are applied to qualify an acceptable employee driver?

6. Do any of the applicant's employees provide client transportation services? Yes No

7. Is use of vehicles during the course of the applicant's business addressed in your client services agreement? Yes No
Please provide a sample of your client services agreement.
8. What protocols has the applicant put in place to manage the use of employees and client owned vehicles during the course of applicant's business (i.e., written authorization for use of vehicle, specified acceptable use of vehicles, radius of use, frequency of use, passenger restrictions)? Please provide a copy of your firm's protocols.
9. Does the applicant require evidence of regular preventative maintenance? Yes No
10. Does the applicant require participation in a safe/defensive driver training/education program? Yes No
11. Does the applicant provide or require completion of medical emergency training for transportation of clients? Yes No
12. Has the applicant ever been notified of a claim arising from an automobile incident involving an employee driver who was driving during the course of providing services for your business? Yes No
If yes, provide details on a separate sheet including incurred claim cost.

THIS SECTION TO BE COMPLETED BY ALL APPLICANTS

I/WE herby declare that the above statements and particulars are true to the best of my/our knowledge and that I/we have not suppressed or misstated any material facts and I/we agree that this application shall be the basis of the contract with the Company. If a policy is issued, this application will be attached to and become part of the policy.

NOTICE TO 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO 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. NY 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 AUTHORITIES.

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 PREPARED WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY 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 MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

NOTICE TO LOUISIANA 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 MAINE APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY 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.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME. **NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NOTICE TO OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365:15-1-10, 36 §3613.1).

NOTICE TO 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 BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO 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 INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

It is understood and agreed that the completion of this application does not bind the company to issue, nor the applicant to purchase the insurance.

Applicant Firm Name: _____

Signed By: _____
(Please type or print name and title)

Signature: _____ Date: _____
(Must be signed and dated by Principal or Officer of Firm)

Agent/Broker Information:

Agency Name: _____

Contact Name: _____

Address: _____

Telephone: _____ Fax: _____

Agent/Broker Email: _____

Agent/Broker License#: _____

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