

## CONTRACTORS AND CONSULTANTS APPLICATION

**Please submit the following information in addition to this application:**

- 1) ACORD – Commercial General Liability Section application (Note: only if General Liability coverage is requested).
- 2) Three years currently valued loss runs for those lines of business that coverage is being requested.
- 3) Two years financials including balance sheet and income statement.
- 4) Resumes / certifications / licenses of all key personnel.
- 5) List of 10 recently completed projects – Please complete the Project Description Supplemental Page at the end of this application.
- 6) Company Standard Operating Procedures (SOP).
- 7) Brochures, copies of guarantees, warranties & hold harmless agreements furnished by the Named Insured.
- 8) Sample contracts used.

**This application must be signed and dated by an authorized Owner, Partner, Officer, Director or Risk Manager of the first Named Insured.**

APPLICANT INFORMATION				
Named Insured(s):				
Street address:	City / State:	Zip code:	Phone number:	Fax number:
Mailing address if different from above (of first named insured):			Website address:	
			FEIN:	
Street address:	City / State:	Zip code:		
Contact E-mail:		Contact name & phone number:		
Year business started operations:				
Is applicant a subsidiary of another entity? <input type="checkbox"/> Yes <input type="checkbox"/> No    If yes, what entity?				
Applicant operates as an:				
<input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> LLC <input type="checkbox"/> Other (Describe):				

COVERAGE REQUESTED		
<b>Check the box that applies:</b> <input type="checkbox"/> Environmental Combined Policy (GL, CPL & ECL) <input type="checkbox"/> Environmental Consultants Liability (ECL) only <input type="checkbox"/> Contractors Pollution Liability (CPL) only <input type="checkbox"/> Contractors & Consultants Policy (CPL & ECL) combined		
Limits of Insurance Requested:	Each Occurrence/Claim \$	Aggregate \$      Deductible/SIR \$
Proposed Effective date:		Proposed Expiration date:

EXPIRING INSURANCE PROGRAM					
<b>General Liability</b>		<b>Contractors Pollution Liability</b>		<b>Professional Liability</b>	
None <input type="checkbox"/>		None <input type="checkbox"/>		None <input type="checkbox"/>	
Occurrence <input type="checkbox"/>	Claims Made <input type="checkbox"/>	Occurrence <input type="checkbox"/>	Claims Made <input type="checkbox"/>	Claims Made	
Carrier:		Carrier:		Carrier:	
Limits:		Limits:		Limits:	
Deductible / SIR:		Deductible / SIR:		Deductible / SIR:	
Premium:		Premium:		Premium:	
Effective Dates:		Effective Dates:		Effective Dates:	
Retroactive Date:		Retroactive Date:		Retroactive Date:	

## COMPANY HISTORY

Has any Insurer ever cancelled, restricted or refused to renew your policy or any coverage in the past 5 years? If yes, please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does applicant have any subsidiaries or related entities not listed above? If yes, please describe your obligations for past, present & future liabilities:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has applicant, or any affiliated, related or predecessor entity ever been (or is currently) the subject of bankruptcy, reorganization, solvency, dissolution, or other debtor related proceeding, or has it made an assignment for the benefit of creditors? If yes, please details:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have there been any mergers/acquisitions, consolidations or divestitures? If yes, please describe your obligations for past, present & future liabilities:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has this account ever operated under a different name? If yes, please describe your obligations for past, present & future liabilities:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please describe any operations or services that have been discontinued, sold or abandoned or any operations that have been acquired:	

## REVENUE HISTORY

Year	Total Gross Revenues (\$)	Payroll (\$)	Employees (#)
Projected	\$	\$	
Expiring	\$	\$	
First Prior	\$	\$	
Second Prior	\$	\$	

## OPERATIONS AND SERVICES

<b>ENVIRONMENTAL CONTRACTING OPERATIONS</b> <input type="checkbox"/> Check here if this section does not apply	Projected Gross Revenues	Projected Subcontracted Revenues	Projected Payroll
Asbestos Abatement	\$	\$	\$
AST Cleaning/Maintenance	\$	\$	\$
AST Installation	\$	\$	\$
Bioremediation	\$	\$	\$
Emergency Response/Haz Mat Cleanup	\$	\$	\$
Environmental Drilling	\$	\$	\$
Fire and Water Restoration	\$	\$	\$
Groundwater Remediation	\$	\$	\$
Industrial Cleaning	\$	\$	\$
Labpacking/Drum Handling	\$	\$	\$
Landfill Operation/Maintenance	\$	\$	\$
Landfill Liner Installation	\$	\$	\$
Lead Abatement	\$	\$	\$
Medical Waste Pickup	\$	\$	\$
Mold/Fungus Abatement – Commercial <b>Please Complete Mold/Fungus Section Below</b>	\$	\$	\$
Mold/Fungus Abatement – Residential <b>Please Complete Mold/Fungus Section Below</b>	\$	\$	\$
PCB Removal	\$	\$	\$
Pesticide/Herbicide Application	\$	\$	\$
Pipeline Cleaning/Installation	\$	\$	\$
Sampling	\$	\$	\$
Septic Tank Cleaning	\$	\$	\$

Soil Excavation – petroleum	\$	\$	\$
Soil Excavation – other (explain):	\$	\$	\$
Soil Remediation	\$	\$	\$
UST Installation	\$	\$	\$
UST Removal	\$	\$	\$
Water Treatment Plant Operation/Maintenance	\$	\$	\$
Wastewater Treatment Plant Operation/Maintenance	\$	\$	\$
Wetlands Contracting	\$	\$	\$
Other (explain):	\$	\$	\$
<b>NON-ENVIRONMENTAL CONTRACTING OPERATIONS</b> <input type="checkbox"/> Check here if this section does not apply	<b>Projected Gross Revenues</b>	<b>Projected Subcontracted Revenues</b>	<b>Projected Payroll</b>
Carpentry	\$	\$	\$
Concrete	\$	\$	\$
Demolition above 3 stories	\$	\$	\$
Demolition below 3 stories	\$	\$	\$
Demolition - Interior	\$	\$	\$
Dredging	\$	\$	\$
Electrical	\$	\$	\$
HVAC	\$	\$	\$
Industrial Maintenance	\$	\$	\$
Insulation	\$	\$	\$
Landscaping	\$	\$	\$
Maintenance/Janitorial	\$	\$	\$
Marine Construction	\$	\$	\$
Masonry	\$	\$	\$
Mechanical	\$	\$	\$
Metal Erection	\$	\$	\$
Non-Environmental Drilling	\$	\$	\$
Painting	\$	\$	\$
Pile Driving	\$	\$	\$
Pipeline Maintenance or Construction	\$	\$	\$
Plumbing - Commercial	\$	\$	\$
Plumbing - Residential	\$	\$	\$
Roofing - Commercial	\$	\$	\$
Roofing - Residential	\$	\$	\$
Sewer and Water	\$	\$	\$
Soil Excavation/Grading	\$	\$	\$
Street & Road Cleaning	\$	\$	\$
Street & Road Construction	\$	\$	\$
Tunneling	\$	\$	\$
Utility Contracting	\$	\$	\$
Other (explain):	\$	\$	\$
<b>TOTAL FOR ALL CONTRACTING OPERATIONS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>PROFESSIONAL SERVICES</b> <input type="checkbox"/> Check here if this section does not apply	<b>Projected Gross Revenues</b>	<b>Projected Subcontracted Revenues</b>	<b>Projected Payroll</b>
Analytical Laboratories	\$	\$	\$
Architectural Engineering	\$	\$	\$
Asbestos and/or Lead Consulting	\$	\$	\$
AST Testing	\$	\$	\$
Building Materials Testing	\$	\$	\$
Civil/Structural Engineering	\$	\$	\$
Construction Management	\$	\$	\$
Electrical Engineering	\$	\$	\$
Environmental Consulting	\$	\$	\$
Environmental Training	\$	\$	\$

Eyewitness Testimony/Litigation	\$	\$	\$
General Consulting	\$	\$	\$
Geophysical Engineering	\$	\$	\$
Geotechnical Engineering	\$	\$	\$
Groundwater Monitoring	\$	\$	\$
Hydrogeological Investigations	\$	\$	\$
Industrial Engineering	\$	\$	\$
Industrial Hygiene/Health & Safety	\$	\$	\$
Mechanical Engineering	\$	\$	\$
Mold/Fungus Assessments/Testing/Consulting – Commercial <b>Please Complete Mold/Fungus Section Below</b>	\$	\$	\$
Mold/Fungus Assessments/Testing/Consulting – Residential <b>Please Complete Mold/Fungus Section Below</b>	\$	\$	\$
Phase I Environmental Assessments	\$	\$	\$
Phase II and III Environmental Assessments	\$	\$	\$
Process Engineering	\$	\$	\$
Project Management	\$	\$	\$
Real Estate Audits/Assessments	\$	\$	\$
Regulatory Compliance/Permitting	\$	\$	\$
Remedial Design	\$	\$	\$
Remediation Oversight	\$	\$	\$
Software Design	\$	\$	\$
Soil Testing/Analysis	\$	\$	\$
Surveying	\$	\$	\$
UST Testing	\$	\$	\$
Waste Brokering	\$	\$	\$
Wetlands Consulting	\$	\$	\$
Other (explain):	\$	\$	\$
<b>TOTAL FOR ALL PROFESSIONAL SERVICES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**NOTE: The Total Projected Gross Revenues for all Contracting (Environmental & Non-Environmental) Operations and Professional Services should equal the Projected Total Gross Revenues entered within the Revenue History section above.**

**Please indicate the approximate percentage of your total gross revenues derived from the following categories of clients:**

Category	Percent	Category	Percent
Federal government	%	Real estate development	%
State government	%	Lending institutions / banks	%
Local government	%	Owners who act as their own contractors	%
Contractors	%	Educational facilities	%
Commercial	%	Industrial	%
Residential	%	Other (explain):	%
Architects, engineers or environmental consultants	%		

**Please indicate the approximate percentage of your total gross revenues derived from the following types of projects:**

Category	Percent	Category	Percent
Airports	%	Manufacturing / Industrial	%
Apartments	%	Office / Commercial buildings	%
Bridges	%	Parking Structures	%
Condominiums	%	Retail / Shopping Centers	%
Dams / Tunnels	%	Roads / Highways / Bridges	%
Government Buildings	%	Telecommunications	%
Harbors / Piers / Ports	%	Stadiums	%
Hospitals	%	Water / Wastewater Treatment	%
Hotels / Hospitality	%	Other (explain):	%
Interior Building Renovation	%		

## SUBCONTRACTORS AND SUBCONSULTANTS

<b>Indicate the percentage of work subcontracted out to others, including 1099 employees:</b>	%
What percentage of your work is with repeat customers?	%
Are subcontractors and/or subconsultants required to have Contractors Pollution Liability and/or Professional Liability Insurance? If required by trade only, please identify trades:	<input type="checkbox"/> Yes <input type="checkbox"/> No
What are the minimum limits of liability required for your subcontractors/subconsultants? General Liability \$                                  Contractors Pollution Liability \$                                  Professional Liability \$	
<b>When hiring subcontractors and/or subconsultants, do you:</b>	
Obtain certificates of insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Allow subcontractors and/or subconsultants to work without providing you with a certificate of insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Require to be named as an Additional Insured on the subcontractors and/or subconsultant's policies?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtain Waivers of Subrogation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtain Hold Harmless Agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verify all hired subcontractors and/or subconsultants carry workers compensation coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## MOLD / FUNGUS INFORMATION

**Check here if this section does not apply**

**Note: all policies include a mold / fungus exclusion. Mold / fungus coverage may be available for the applicant. Please provide all information requested below:**

<b>COVERAGE REQUESTED:</b>
<input type="checkbox"/> <b>Contractors Pollution Liability</b> - Mold / Fungus Remediation/Abatement
<input type="checkbox"/> <b>Professional Liability</b> - <input type="checkbox"/> Mold / Fungus Assessments <input type="checkbox"/> Mold / Fungus Laboratory Analysis <input type="checkbox"/> Mold / Fungus Consulting
Describe the mold / fungus operations and/or services performed:
Specify the number of years involved in mold / fungus work:

What percentage of your work is attributed to residential/habitational work?                  %	
Describe your firm's use of water misting as a method of mold / fungus spore release control during remediation or testing:	
If existing moisture problems (such as leaks, flooding, sewer backups, structural deficiencies, humidity problems) are encountered during the performance of your operations, how is this situation handled and documented?	
What mold / fungus guidelines do you adhere to in the performance of abatement and/or assessments?	
Are your subcontractors and/or subconsultants required to provide evidence of mold / fungus insurance? If yes, please provide limits required:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you state to the client, both verbally and written within your service contract that mold / fungus problems may reoccur if the moisture problem is not resolved?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you perform air quality testing prior to, during and after remediation? If yes, who performs the testing?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**The following must be submitted in addition to this signed application for review prior to quoting mold / fungus coverage:**

- Statement of Qualification and/or resumes for all personnel performing Mold / Fungus Operations and/or Services.
- Mold / Fungus training certificates for all personnel performing Mold / Fungus Operations and/or Services.
- Details of any mold / fungus losses or claims in the past 3 years.
- Copy of the insured's mold / fungus remediation service contract. The contract must provide detailed scope of services and must not state any warranties or guarantees of mold / fungus work performed.
- Written company mold / fungus - Standard Operating Procedures (SOP).
- List of 10 most recent mold projects performed.

## GENERAL INFORMATION

Does the applicant own, operate or lease a water treatment, wastewater treatment, storage or disposal facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the applicant perform operations / services in the state of New York? If yes, what percentage is performed in the 5 boroughs?                  %	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the applicant or any other person or organization for which the applicant is or may be liable, currently or in the past, manufacture, sell, lease or distribute any product? If yes, please explain:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Does the applicant or any other person or organization for which the applicant is or may be liable, currently or in the past, develop, design, redesign, or lease computer software or equipment or provide computer consulting activities?  Yes  No  
 If yes, please explain:

Does any one project represent more than 25% of your revenue?  
 If so, please describe:  Yes  No

**Total number of staff**

Architects or Environmental Engineers:	Draftsmen, Technicians, Inspectors, Surveyors:
General Engineers other than above:	Clerical and Accounting Employees:
Geologists or Hydro geologists:	Administrative Management:
Industrial Hygienists, CIHs or CSPs:	Other:
Project Mangers:	Number of Principals (included in listing above):

Do you engage in any work outside of the U.S.? If yes, what percentage? %  Yes  No

**List below all states within which you operate, the operations and/or services performed and the percentage of work performed in each state:**

State/Country	Operations and/or Services Performed	Percentage of work performed %
		%
		%
		%
		%

**List below the estimated amount of your work to be performed under the respective project delivery methods during the next 12 months:**

Contract Type	Estimated Construction Value	Percentage of work performed
Design / Bid / Build		%
Design/Build with In-house Design		%
Design / Build with Subcontracted Design		%
Construction Management – At Risk		%
Construction Management - Agency		%
Engineer / Procure / Construct (EPC)		%
Integrated Project Delivery (IPD)		%

**BUSINESS PRACTICES**

**Please complete the Project Description – Supplemental Page attached at end of this application.**

Do you ever perform Contracting Operations or Professional Services within 50' of a railroad?  Yes  No

Does your firm have any aircraft, watercraft or drone exposures?  
 If yes, please describe:  Yes  No

Does your firm have written quality control procedures?  
 If yes, please include the table of contents with this application.  Yes  No

Does your firm have an in-house continuing education program?  
 If yes, please describe:  Yes  No

Do you have a written formal health and safety program in place?  Yes  No

Do you engage in any operations, involving Exterior Insulation and Finishing Systems (EIFS)?  Yes  No

Do you utilize the ASTM – 1527 standard Protocol for Audits/Assessments?  
 If not, please attach a sample copy of your contract.  Yes  No

Do you provide written warranties for your work?  Yes  No

**CLAIMS**

Have any claims been made within the past 3 years against the applicant or reported under any Commercial General Liability, Contractors Pollution Liability, or Professional Liability policies? If yes, please provide details:  Yes  No

Are you aware of any fact, circumstance or situation which could result in a claim being made against you or any other entity for which coverage is being requested? If yes, please provide details (use additional paper if necessary):  Yes  No

Has any staff member or employee been the subject of disciplinary action by authorities as a result of Contracting Operations or Professional Services? If yes, describe:  Yes  No

### VEHICLE EXPOSURES

VEHICLE EXPOSURES			
Number of company owned vehicles (list below)		Number of drivers	
Private Pass:		Light Trucks:	Medium Trucks
Heavy Trucks:		Heavy Truck Tractors:	Extra-Heavy Trucks:
Extra-Heavy Truck Tractors:		Trailers:	
Do you have a written procedure for the screening and hiring of drivers? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Are MVR's pulled on all drivers? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
As part of a formal driver qualification program are MVR's reviewed using set criteria at least annually by the insured? If MVR's are reviewed but not by the insured, please identify who reviews them:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a vehicle maintenance program in place? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do employees use personal vehicles in business? If yes, list percentage of employees who use their own vehicles:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you use owner/operators? If yes, please describe:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you allow employees to take company vehicles home?			<input type="checkbox"/> Yes <input type="checkbox"/> No
If you allow employees to take company vehicles home, are they allowed to drive the vehicles during non-work hours?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a written policy regarding the use of cell phones while operating vehicles? If yes, please describe:			<input type="checkbox"/> Yes <input type="checkbox"/> No

### EMPLOYEE JOBSITE EXPOSURES

EMPLOYEE JOBSITE EXPOSURES			
Number of employees		Employee turnover rate	
Percent union employees		Percent non-union employees	
Do you use temporary employees? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is job training provided? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you obtain a written employment application?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you obtain pre/post-employment physicals? If yes, which one (pre or post-employment)?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you perform drug/substance abuse tests? If yes, for all employees or just CDL drivers? If yes, indicate what testing is done: pre-hire, post-accident, random and/or for-cause?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you use a specific medical provider to treat injured employees? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a full time Safety Director? If yes, please provide their name:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a written safety program? If yes, please provide copy of table of contents.			<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have a written safety program does it include a positive incentive program? If yes, please provide details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Are safety/tailgate meetings conducted? If yes, how often?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a written fall protection program? If yes, indicate at what height 100% fall protection is required:			<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any work performed above 2 stories?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you perform roof work?			<input type="checkbox"/> Yes <input type="checkbox"/> No

Do you use scaffolds?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you perform any excavation or below-grade work? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you perform any confined space work? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a lock-out/tag-out program? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a hazardous materials communication program? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a formal equipment inspection/maintenance program? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have set procedures for reporting a claim? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a formal accident investigation report? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is modified duty offered to injured employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a Return To Work program?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**COMPLIANCE HISTORY AND FUTURE PLANS**

During the past five (5) years, have you been cited or prosecuted for any violation of any applicable environmental law and/or federal, state or local regulation arising from the release or spill of hazardous substances, hazardous waste or any other pollutants? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any statutes, standards, or other city, state and/or federal regulations relating to the protection of the environment with which you cannot at the present comply with? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been subject to third party claims as a result of a pollution event from a non-owned disposal facility? If yes, please provide details?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have an outside contractor, firm or one person who is responsible for environmental and/or compliance management services? If "yes", please provide:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Firm	Contact
Phone Number	E-mail

Applicant: \_\_\_\_\_ Title: \_\_\_\_\_  
Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Agent / Broker Name: \_\_\_\_\_

**The applicant further acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation.**



# Berkley Environmental (a Berkley Company)

## PROJECT DESCRIPTION - SUPPLEMENTAL PAGE

1 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

2 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

3 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

4 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

5 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

6 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

7 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

8 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

9 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

10 Project Name/Client:

Services Provided:

Value of Completed Project Gross Revenue: \$

# FRAUD WARNING

---

**NOTICE TO ALABAMA APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**NOTICE TO ARKANSAS 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 CALIFORNIA APPLICANTS:** For your protection California law requires the following to appear on this form: Any person who knowingly presents a 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.

**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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for 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 insurance company 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 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 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.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who includes any false or misleading information on a application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW MEXICO 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 civil fines and criminal 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.

**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.

# FRAUD WARNING

---

**NOTICE TO RHODE ISLAND:** 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 TENNESSEE 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 VIRGINIA 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 WASHINGTON APPLICANTS:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**NOTICE TO ALL OTHER STATE 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated.**

**Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance.**

**All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part hereof.**