

WORKERS' COMPENSATION, PROPERTY, CYBER LIABILITY, AND BUSINESS AUTO APPLICATION

Proposed Effective Date					
Legal Named Insured (full name	e of all companies to be insure	ed under this poli	cy)		
DBA					
Entity is: S Corp C Corp	☐ Individual ☐ Partners	hip 🗌 Limited	Partnership 🗌 LLC 🗌	Other	
If other, please describe:		Num	ber of Employees		
Website		Yea	rs in Business		
Mailing Address					
City	State ZIP	Coul	nty		
Physical Address					
City	State ZIP	Coul	nty		
Contact Person		Email			
Phone No		_ Fax No			
FEIN		Medicare Prov	vider No		
NPI No Unemployment No					
VGM MEMBER No	_ OPGA/POINT MEMBER 1	No	_ AAHOMECARE MEMBI	ER No	
l would also like to receive a co	mpetitive quote for the follow	ving:			
☐ Flood ☐ Ea	☐ Flood ☐ Earthquake ☐ Inland Marine ☐ Crime				
☐ Fiduciary ☐ Directors and Officers ☐ Employment Practices Liability					
WORKERS' COMPEN	00K/\$500K \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	51M/\$1M			
	red, underlying work comp li				
Do officers want to be included	d in Workers' Compensation	insurance? \\	′es ∐ No		
Owner/Officer Name	Title/Relationship	Percent of Ownership	Duties	Annual Payroll	

State 1

Historical Insurance Information

Class Code*	Job Description	Estimated Annual Payroll	No. Full-time Employees	No. Part-time Employees
8810	Clerical Office Employees			
8742	Salespersons or Collectors - Outside			
8832	Physician & Clerical			
7380	Drivers, Chauffeurs, Messengers, and Their Helpers - Commercial			
801 <i>7</i>	Store: Retail			
8835**	Home, Public, and Traveling Healthcare — All Employees			
8010	Store: Hardware			
	Other:			

If the above class codes are not applicable to your state, the codes will be revised accordingly. **Additional questions required.

State 2

Class Code*	Job Description	Estimated Annual Payroll	No. Full-time Employees	No. Part-time Employees
8810	Clerical Office Employees			
8742	Salespersons or Collectors - Outside			
8832	Physician & Clerical			
7380	Drivers, Chauffeurs, Messengers, and Their Helpers - Commercial			
801 <i>7</i>	Store: Retail			
8835**	Home, Public, and Traveling Healthcare — All Employees			
8010	Store: Hardware			
	Other:			

If there are additional states and payroll to report, provide spreadsheet with information indicated above for each state.

General Exposure Information What are the hours of operation? __ What is the average daily driving/delivery radius? _____ What is the max radius? _____ Do you provide group transportation? Yes No If yes, # of employees _____ Do you have a Distracted Driver Policy in place? Yes No # of Employees: full time ____ part time ____ volunteers ___ seasonal ___ Benefits offered (check all that apply): paid vacation sick leave 401k retirement Is group health coverage provided? Yes No What pre hire and annual checks do you have in place? (check all that apply): Written application ☐ Reference checks ☐ Physicals ☐ Pre-hire drug testing ☐ Random drug testing Post-accident drug testing Pre-hire MVR checks Annual MVR checks Criminal background checks What return to work/light duty policy is available? (check one): formal/written informal/verbal none Are subcontractors used? Yes No If yes, what % of payroll? _____% If yes, are COIs obtained? Yes No Do you have day laborers or use employee leasing? Yes No Do you conduct safety training? (check one) yes – documented yes – verbal none List all personal protective equipment _____ Is proper PPE utilization enforced? Yes No Does your company have a written blood born pathogen program? \square Yes \square No Are all employees given combative patient training? \(\primeta_{\text{Yes}}\) No If Home Health Exposure (class code 8835), please answer the section below: What is the average # of client visits per day? Is there any live-in care? Yes No If yes, how many patients on average? Is there training regarding lifting/movement of clients? Yes No List the # of employees with each of the following professional designation: RN/LPN _____ MD/DO/PA _ CP/CNA/MA _____ PT/OT ____ Unskilled _____ Indicate services provided (check all that apply): physical therapy client transportation medication application overnight stays bathing clients counseling alzheimers care house cleaning house chores cooking hospice care other (list) Indicate all locations where employees perform their services (check all that apply): private homes day care facilities insured primary location hospitals doctors offices ALFs

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PT centers schools nursing homes

If Home Medical Equipment Provider, please answer section below:
What exposure does your operations have? (check all that apply) Storefront Delivery Installation
What percentage of work is: interior $_$ % vs exterior $_$ % residential $_$ % vs commercial $_$ %
remodeling% vs construction%
Is machinery guarded and maintained? Yes No N/A
Are there lockout/tagout procedures? $\ \square$ Yes $\ \square$ No $\ \square$ N/A
What is the maximum height & depth of work? Height ft Depth ft
If you work with heights, what equipment is used? scissor lift scaffolding bucket truck ladder other
Types of fall protection: fall arrest \square positioning \square retrieval \square suspension \square other (list))
Is there any confined space exposure? Yes No

PROPERTY APPLICATION

Location NoPhysica	l Address			
Building Type:	Retail Store	☐ Warehouse ☐ O	ffice Other	
If other, please explain	n			
Burglar Alarms:	☐ Central	☐ Local ☐ N	one	
Fire Alarms:	Central	☐ Local ☐ N	one	
Sprinklers:	☐ Yes ☐ No	If yes, what percentag	ge?	
Roof Type:	☐ Clay/Concre	te Tile 🔲 Built Up w	/Gravel 🗌 Built Up w/	o Gravel (Smooth Surface)
	Asphalt Shing	les Metal	Wood Shingles/Shakes	Single Ply Membrane
Construction Types:	Frame	☐ Jointed Masonry	☐ Non-combustible	Masonry Non-combustible
Year Built	Total Square Fee	et of Building	Total Square I	Feet You Occupy
Last Update: Plumbin	g/Year	Wiring/Year	Roof/Year	AC/Heat/Year
Year Number of Stor	ies			
Office Furniture Limit	\$	P	roduct Inventory Limit \$	
Requested Business In	ncome Limit \$			
Deductible Options:	\$500	□ \$1,000	□ \$2,500 □	□ \$5,000
Is any portion of the	building vacant?	Yes No If yes	s, what percentage?	
Do you own the build	ing? 🗌 Yes 📗	No If yes, what is the	requested building limit?	
If yes, is it own	ed under the same	e legal business name i	ndicated on this applicatio	n? Yes No
If no,	please list the leg	gal business name and	address.	
Legal	Business Name _			
Physic	cal Address			
City _		State	ZIP County _	
If the building is not ow	ned, are you cont	ractually required to co	arry building coverage on	the address listed above?
☐ Yes ☐ N	0			
If yes, what is	the contractually	required building limit	.ś	
Is the building occupie	d 100% by your	business? Yes	No	
If no, list the ot	her occupants' typ	e of business (retail, of	fice, wholesale, etc.) and t	he business performed.
Type of Busine	ess	Business Perf	ormed	
Type of Busine	ess	Business Perf	ormed	

Location NoPhysic	al Address			
Building Type:	Retail Store	e 🗌 Warehouse 🔲 C	Office Other	
If other, please expla	in			
Burglar Alarms:	Central	☐ Local ☐ N	lone	
Fire Alarms:	Central	☐ Local ☐ N	lone	
Sprinklers:	☐ Yes ☐ No	If yes, what percenta	ıge?	
Roof Type:	Clay/Concr	ete Tile 🔲 Built Up v	v/Gravel 🔲 Built Up w	o Gravel (Smooth Surface)
	Asphalt Shir	ngles	Wood Shingles/Shakes	Single Ply Membrane
Construction Types:	Frame	☐ Jointed Masonry	☐ Non-combustible	Masonry Non-combustible
Year Built	_ Total Square Fe	eet of Building	Total Square	Feet You Occupy
Last Update: Plumbi	ng/Year	_ Wiring/Year	Roof/Year	AC/Heat/Year
Number of Stories _				
Office Furniture Limi	t \$		Product Inventory Limit \$_	
Requested Business I	ncome Limit \$			
Deductible Options:	\$500	□ \$1,000	\$2,500	□ \$5,000
Is any portion of the	building vacant?	Yes No If yes	, what percentage?	
Do you own the build	ling?	No If yes, what is the	requested building limit?_	
If yes, is it ow	ned under the sar	ne legal business name	indicated on this application	on? Yes No
If no	, please list the le	egal business name and	address.	
Lega	l Business Name			
Physi	cal Address			
City		State	ZIP County	
If the building is not ov	vned, are you cor	ntractually required to c	arry building coverage on	the address listed above?
☐ Yes ☐ 1	No			
If yes, what is	the contractually	y required building limi	t\$	
ls the building occupie	ed 100% by you	r business? 🗌 Yes 🗌	No	
If no, list the o	ther occupants' ty	pe of business (retail, o	ffice, wholesale, etc.) and t	he business performed.
Type of Busin	ess	Business Per	formed	
Type of Busin	ess	Business Per	formed	

Do you have more locations? Copy this page and complete for each additional location.

Historical Insurance Information	
Current Carrier(s) and Premium	
Have you had any property claims during the past five years?] Yes* ☐ No ☐ N/A
*If yes, please provide a copy of your loss runs for the po	st five years.
Has your coverage been cancelled/non-renewed in the past five	years? Yes No No N/A
(Respond only if state law permits)	
If yes, please explain	
Transit Exposures (complete if applicable)	
Do you ship any products or inventory?	
If yes, describe the covered property	Limit of Insurance \$
Do you transport any property? Yes No	
If yes, what is the maximum amount in any one vehicle? \$_	
What is the total value of property in transit at any given	time? \$
Off-Premises Exposures (complete if applicable)	
Is there property being stored at any location not listed on the application	cation? Yes No
If yes, provide location	Amount of Inventory \$
Does any property remain in the possession of a salesperson or other	company employee overnight?
If yes, provide approximate amount \$	
Pharmacy Exposures (complete if applicable)	
What is the average and maximum values of the prescription drug so	nbblàs,
Average \$	
How long would it take to replace an inventory of pharmaceutical	s?
How is the store secured?	
How is the prescription drug department secured?	
How is access limited to the prescription filling and pharmaceutical st	orage areas?

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CYBER APPLICATION

Number of Employees (Full Time & Part Time) Revenue Last Fiscal Year \$					
Limit of Liability Requested: \$\sum \$500,000 \subseteq \$1,000,000 \subseteq \$2,000,000 \subseteq \$3,000,000 \subseteq \$5,000,000					
In the last 5 years, has the company suffered any cyber event, unscheduled network outage over 4 hours, loss or claim that would fall within the scope of the policy for which you are applying?					
Yes No If yes, provide details on an attached sheet.					
Do you use up-to-date anti-virus and anti-malware protection on all of your endpoints? (desktops, laptops, servers, etc.) Yes No					
Are all of your Internet access points secured by firewalls?					
☐ Yes ☐ No					
Do you restrict employees' and external users' IT systems privileges and access to personal information on a business-need-to-know basis?					
☐ Yes ☐ No					
Do you perform backups of business-critical data on at least a weekly basis off the network?					
☐ Yes ☐ No					
Do you encrypt all of your mobile devices (laptops, flash drives, mobile phones, etc.) and confidential data?					
☐ Yes ☐ No					
Have you implemented a multifactor authentication solution for all external connections to your IT network?					
☐ Yes ☐ No					
Have you implemented a multifactor authentication solution for all access to email?					
☐ Yes ☐ No					
Have you implemented a multifactor authentication solution for all access to cloud provider services? Yes No					
Have you implemented a multifactor authentication solution for all privilege user accounts? Yes No					
How many PII, PHI or PCI records does the applicant collect, process, store, transmit, or have access to? No records					
What is the estimated annual volume of payment card transactions (credit cards, debit cards, etc.)? \square No card transactions \square <100K \square 100K-500K \square 500K-1M \square >1M					
Do you require a secondary means of communication to validate the authenticity of funds transfers (ACH, wire, etc.) requests by at least 2 employees before processing a request in excess of \$25,000?					
☐ Yes ☐ No					
Do you enforce procedures to remove content (including third party content) that may infringe or violate any intellectual property or privacy right?					
☐ Yes ☐ No					

BUSINESS AUTO APPLICATION Liability Limit: \$1,000,000 \$500,000 *If Excess limits are desired, underlying Auto limits are required to be \$1,000,000 Uninsured/Under-insured Motorist: Will Match Selected Liability Limits Uninsured Motorist Property Damage Coverage Desired? Yes No (Not available in all states) \$1,000 \$2,500 \$5,000 \$500 Comprehensive Deductible Desired: □ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 ■ \$1,000 Collision Deductible Desired: \$500 \$2,500 \$5,000 If you require liability only coverage on any or all of your vehicles, please provide a list of the corresponding vehicles following the submission of this application. Towing Coverage Desired?* Yes No Rental Reimbursement Desired? Yes No *Only applicable for PP vehicles. \$5,000 PIP: Basic (Not available in all states) Med Pay: □ 200+ □ <50 50-200 Radius of Operations: (Distance one way in miles) If over 200 miles, please explain. Please attach schedule of drivers and vehicle information or complete the tables below. Driver's Name Birth Date License # State Yes No Have any of the drivers listed above had any violations in the past five years? If yes, please explain. R = RetailC = Commercial S = ServiceAuto Use: VIN Number Year, Make, Model **Garaged Location Address** Cost Ownership Auto of Vehicle Use New Owned ∐ Leased ☐ Owned Leased Owned Leased

Are there additional insureds associated with any of the vehicles listed above? Yes No

If yes, please list name, address, and vehicle:

Additional Insured ______ Address ______ Vehicle _____

Additional Insured _____ Address ______ Vehicle _____

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Histori	cal Insurance Information
Curren	t Carrier(s) and Premium
Have y	you had any auto claims during the past five years? 🔲 Yes* 🔲 No
	*If yes, please provide a copy of your loss runs for the past five years.
Has yo	our coverage been cancelled/non-renewed in the past three years? Yes No N/A
(Respo	nd only if state law permits)
If yes,	please explain
Exposu	ure Information
Are all	vehicles listed above owned by and registered to the company?
	If no, who are they registered to?
Do any	employees use their personal automobiles for business purposes? 🔲 Yes 🔲 No
	If yes, are they required to carry a minimum liability limit of \$500,000? 🗌 Yes 🔲 No
	identify any vehicles that have special equipment (such as lifts, wraps, etc.) and the value of the
Do you	u obtain motor vehicle records for employees who drive on behalf of the business? \square Yes \square No
Are the	ere any vehicles owned by the business but not scheduled on this application? Yes No
Are an	y company vehicles used by employees for personal use? 🔲 Yes 🔲 No
	If yes, what percentage?
Are an	y company vehicles used by family members for personal use? 🗌 Yes 🔲 No
	If yes, please provide the name, birth date, license number, and vehicle used
Name	Birth Date License Number Vehicle
Name _	Birth Date License Number Vehicle
Name _	Birth Date License Number Vehicle
Does the	e business transport oxygen tanks? 🗌 Yes 🔲 No
	If yes, please list the type of tanks delivered on average per vehicle per day
	Please explain the procedures in place regarding the securement of the oxygen tanks/containers while being transported
	have any vehicles that only transport oxygen? Yes No
-	If yes, what vehicles?
	which safety/risk control measures are in place:
	☐ Driver training provided to all drivers upon start date ☐ Seat belt policy
	Calling and/or text messaging policy Vehicle maintenance program
	•

*Please provide a copy of any current policies in place

FRAUD WARNING

YOUR APPLICATION CANNOT BE PROCESSED UNLESS COMPLETED IN ITS ENTIRETY, INCLUDING READING AND EXECUTION OF THE WARRANY AND FRAUD STATEMENTS CONTAINED BELOW.

Applicant's warranty statement: The undersigned states, represents and warrants that, to the best of his/her knowledge and belief and upon reasonable inquiry, the particulars and Statements set forth and the information contained in documents, if any, attached to this Application are true and accurate and agree that such particulars, statements and information are material to the acceptance of any risk assumed by the Company. The undersigned further declares and agrees that, if any claim, incident or event taking place prior to the effective date of any insurance applied for pursuant to this Application may render inaccurate, untrue or incomplete any statement, particular, or information contained in or attached to the Application, he or she will, as a condition to the effectiveness of any insurance issued pursuant to this Application, immediately report such in writing to the Company, and the Company may in its sole discretion withdraw or modify any outstanding quotations, proposed terms and/or any authorization or agreement to bind the insurance. The signing of the Application does not bind the applicant to purchase the insurance, nor does the review of the Application by the Company bind the Company to issue a policy. It is understood that the Company is relying on the Application and all attachments thereto in the event the policy is used. It is agreed that this Application, including any attachments thereto and material submitted therewith, shall be the basis for the issuance of any policy as to which this Application applies and the Application and any attachments thereto may be attached to and become a part of the policy issued.

Any person who knowingly and with intent to defraud any insurance company or other entity or person submits 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 to the Application, statement of claim or any other submission, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

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SPECIFIC STATE FRAUD WARNINGS:

PLEASE CAREFULLY REVIEW THE BELOW WARNING THAT IS APPLICABLE TO THE APPLICANT

APPLICABLE IN CT, GA, HI, IL, IA, MA, MI, MS, MO, MT, NE, NV, NC, ND, SC, SD, VT, WI & WY: Any person who knowingly presents a false or fraudulent claim for payment of loss or benefit with the intent to defraud or deceive any insurer is guilty of a crime and may be subject to criminal and civil penalties and denial of insurance benefits

APPLICABLE IN ALABAMA: 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. Workers Compensation: Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining workers compensation benefits for himself or herself or any other person is guilty of a Class C felony.

Workers Compensation: Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining workers compensation benefits for himself or herself or any other person is quilty of a Class C felony.

APPLICABLE IN ALASKA: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

APPLICABLE IN ARIZONA: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

APPLICABLE IN ARKANSAS: 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.

Workers Compensation: Any person or entity who willfully and knowingly makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who willfully and knowingly employs any device, scheme or artifice, for the purpose of obtaining any benefit or payment, defeating or wrongfully increasing or wrongfully decreasing any claim for benefit or payment, or obtaining or avoiding workers compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for any of said purposes, under this chapter will be guilty of a Class D felony.

APPLICABLE IN CALIFORNIA: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Workers Compensation: Any person who makes or causes to be made any knowingly false or fraudulent material statement or material representation for the purpose of obtaining or denying workers compensation benefits or payments is guilty of a felony.

APPLICABLE IN COLORADO: 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.

APPLICABLE IN DELAWARE: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

APPLICABLE IN DISTRICT OF COLUMBIA: 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.

APPLICABLE IN FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Workers Compensation: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information, commits insurance fraud, punishable as provided in s. 817.234.

APPLICABLE IN IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

APPLICABLE IN INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

APPLICABLE IN KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

APPLICABLE IN LOUISIANA: 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.

Workers Compensation: Failure to answer truthfully may result in forfeiture of workers compensation benefits.

APPLICABLE IN MAINE: 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.

APPLICABLE IN MARYLAND: 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.

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

Workers Compensation: Any person who, with intent to defraud, receives workers' compensation benefits to which the person is not entitled by knowingly misrepresenting, misstating, or failing to disclose any material fact is guilty of theft and shall be sentenced pursuant to s 609.52, subdivision 3.

APPLICABLE IN NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

APPLICABLE IN NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

APPLICABLE IN NEW MEXICO: 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.

APPLICABLE IN NEW YORK: GENERAL: 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

APPLICABLE IN OHIO: 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.

APPLICABLE IN OKLAHOMA: 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.

Workers Compensation Warning: Any person or entity who makes any material false statement or representation, who willfully and knowingly omits or conceals any material information, or who employs any device, scheme, or artifice, or who aids and abets any person for the purpose of: 1. obtaining any benefit or payment, 2. increasing any claim for benefit or payment, or 3. obtaining workers' compensation coverage under this act, shall be guilty of a felony punishable pursuant to Section 1663 of Title 21 of the Oklahoma Statutes.

APPLICABLE IN OREGON: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

APPLICABLE IN PENNSYLVANIA: GENERAL: 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.

APPLICABLE IN 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.

APPLICABLE IN TENNESSEE: 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.

Workers Compensation: It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits

APPLICABLE IN TEXAS: 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.

APPLICABLE IN VIRGINIA: 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.

APPLICABLE IN WASHINGTON: 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.

APPLICABLE IN WEST VIRGINIA: 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.

APPLICABLE IN FLORIDA: Pursuant to s.817.234, Florida Statutes any person who, with the intent to injure, defraud, or deceive any insurer or insured, prepares, presents, or causes to be presented a proof of loss or estimate of claim or repairs contains any false, incomplete, or misleading information concerning any fact or thing material to the claim commits a felony of the third degree, punishable as provided in s 775.082, s 775.083, or s 775.084, Florida Statutes.

Workers Compensation: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information, commits insurance fraud, punishable as provided in s. 817.234.

The above has been read and understood by the	Applicant.	
SIGNATURE OF APPLICANT:		

(Must be signed by a principal, partner or officer of the Applicant who is duly authorized to execute this Application on behalf of and as binding on the Applicant)