CID Insurance Programs Inc. DBA CID Insurance Services

Non Profit Fraternal Clubs

Тур	ON PROFIT FRATERNAL CLUBS APPLICATION pe of coverage being requested: General liability Property Liquor Nonprofit D&O case fill out the General Information section, along with the section(s) you are requesting coverage.		
l.	GENERAL INFORMATION SECTION		
1.	Name of organization: D/B/A:		
2.	Location address:		
	Location # Note: submit a separate application for each location.		
3.	Mailing address: Same as location address		
4.	Are we the expiring or current carrier of any of the lines of business above?	☐ Yes	□ No
	If "Yes," provide policy number(s):		
5.	Does the organization have tax exempt status as defined by the I.R.S.? (If no, are they operating as a non profit?)	☐ Yes	☐ No
6.	Purpose and mission of the organization:		
	E mail addraga:		
7.	E-mail address: Web site address: Operations of the organization (check <u>all</u> that apply):		
1.	· · · · · · · · · · · · · · · · · · ·		Pool hall
			Hall rental
	 □ Banquet hall □ Casino/Gaming □ Parades □ Fundraising □ Unions □ Bowling Alley (If open to the public, confirm annual sales: □ Bingo (If open to the public, confirm annual sales: 		
0			
8. 9.	-		70
9.		nibited	Eligible
10		Yes	□ No
	Is all electrical wiring connected to functional and operational circuit breakers?	165	
		Yes	□ No
12		Yes	□ No
		Yes	□ No
	F. Total sq ft of building: Area occupied by the applicant-sq ft. :		
17.	Apartment area-sq ft.: # of apartment units: Area leased to others-sq ft		
15	5. What is the latest hour the establishment will ever stay open? AM		PM
	5. Is this a seasonal operation? Yes No If "Yes," what is the season? to to		' ' ' ' '
		Yes	□ No
	8. Number of members?	. 00	
		31 +	
	Total Annual Receipts		
	Food \$		
	Rental income \$ Membership dues \$		
	Other \$ Describe:		

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II. GENERAL LIABILITY SECTION

21. Limits desired

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General Aggregate	\$ Personal and Advertising Injury	\$
Products & Complete Operations Aggregate	\$ Fire Damage (Any one fire)	\$
Each Occurrence	\$ Medical Expense (Any one person)	\$

`			Wiedisc	z. =/.perioo (/ ti	., s poroon,	<u> </u>	
22. Hire	d and Non-Owned Auto Liabilit	y Check if o	coverage is desired				
Note	e: If Hired/Non-Owned is check	ed, limit will equal general	liability occurrence	limit.			
If ch	ecked, answer a through d.					Prohibited	Eligible
a. D	oes the applicant have a busin	ess (or commercial) autom	obile insurance poli	cy in force?		☐ Yes	☐ No
b. D	oes the applicant regularly deli	ver goods or products?				☐ Yes	☐ No
c. D	oes the applicant require its en	ployees to use their perso	nal automobile to c	onduct the			
a	oplicant's business on a regula	r basis?				Yes	☐ No
d. D	oes the organization have any	owned or leases (long-terr	n) autos?			Yes	☐ No
23. Are	there functioning smoke or hea	t detectors used in all pub	lic areas, and if build	ding owner, in	all		
habi	tational units?					☐ No	☐ Yes
24. Doe	s applicant organize or sponso	r any events that include m	nechanical rides, py	rotechnics,			
foan	n machines, swimming pool, fir	eworks, firearms, hunting,	water hazards, over	night			
cam	ping, haunted attractions, hayr	des, circuses, or air shows	s?			Yes	☐ No
25. Is a	5. Is a secondary means of egress provided for each floor (including basement) having public access?						☐ Yes
26. If the	ere is another occupancy in the	building, are all deep fat f	rying appliances pro	otected per			
NFP	A 96 (Automatic Fire Extinguis	hing System)?				☐ No	☐ Yes
27. With	in the past five years has gene	ral liability coverage been	cancelled				
or no	on-renewed? ☐ Yes ☐ No	If "Yes," explain:					
Entertain	ment						
28. Doe	s applicant feature any enterta	nment?				☐ Yes	☐ No
If "Y	es,": Major entertainment (chec	k all that apply):	I DJ	☐ Adult enter	tainment/Exotic	dancing	
	Jazz music with dancin		Comedy club	☐ Karaoke w	_		
	☐ Country/Line dancing	☐ Shows or con					
		::	or n		s per year		
	Incidental Entertainment (check all that apply):	□ Karaoke		vocalist		<
	Mariachi band	☐ Jazz musicians	☐ Other (de	escribe)			
	Number of times per week	::	or n	umber of times	s per year		
	ancing permitted?					☐ Yes	☐ No
29. Doe	s applicant have table seating?					☐ Yes	☐ No
30. Doe	s applicant have table service?					☐ Yes	☐ No
	there any previous assault and		three years?			☐ Yes	☐ No
32. Loss	s history for general liability for	the past five years:	□ If	none, check h	ere		
D	ate of Loss	Type/Description		Paid	Reserved	St	atus
				\$	\$		
				\$	\$		
				\$	\$		
				\$	\$		
33. Are	guns kept or permitted on pren	nises?				☐ Yes	s 🗆 N
	es,":						
a. A	re they for ceremonial purpose	s only?				☐ Ye	s 🗆 N
	any live ammunition used?					☐ Yes	s 🗆 N
	hen not in use are they stored	in a locked secured locati	ion?			☐ Yes	s 🗆 N

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33.	List expiring general liability carrie	er, term, limits an	d premium:					
	Carrier	Policy	/ Term	Limits	3		Premiu	m
III.								
	Limits Desired and Rating Informa	ation.						
01.	Building Construction		Protection Class 1-6 7-8 9-10		ductible \$1,000 \$2,500 \$5,000		□ Basic□ Special□ Special	euse of Loss /excluding theft (requires a Station Burglar
		Building Limit:	\$	Coinsurance (8	30% minimum)	☐ ACV [
	Improvements and Bet			Coinsurance (8	<i>'</i>		% 🗆 ACV [
	Business Personal		\$	Coinsurance (8			% □ ACV [
		s Income Limit:	\$	Coinsurance:	80% 🗖 1009	or	Monthly L □ 1/3	Limit of Indemni 1/4 1/6 but Extra Expens
	☐ Value Plus Endorsement (Re	nuires a Central	Station Burglar Al	arm)				
	☐ Employee Dishonesty*\$		f Employees:	aiiii)				
	☐ Money & Securities \$	Insid		side (\$500 Standar	d Deductible):			
	□ Burglary & Robbery \$	Insid	de \$ Outs	side (\$500 Standar	d Deductible):			
	☐ Outdoor Signs \$ ☐ Equipment Breakdown (Cove	rane requires a l	maintenance contr	act for all refrigera	tion units)			
*25	Employee Dishonesty Requireme			act for all refligera	don dilitoj			
35.							□ Vaa	□ No
	a. Is an annual audit performed by	•		31.10			☐ Yes	
	b. Bank accounts reconciled by so		orized to deposit of	or withdraw?			☐ Yes	□ No
	c. Countersignature of checks req						☐ Yes	☐ No
	Has any officer or board member	_	ion ever been con	victed of the felony	of arson?		☐ Yes	☐ No
37.	Are there any pyrotechnics or foar	m machines?					□ Yes	☐ No
38.	Cooking supplement - If no comm	ercial cooking a	opliances are on p	remise, check here	e 🗖			
	a. Is there a cleaning contract in	force with an o	utside firm?				☐ No	☐ Yes
	b. Describe cooking equipment	used:						
	☐ Grills ☐	Open flame			Deep far	•		
	☐ Charcoal grill ☐	Barbeque pit/Sr	noke Type	or brand:		Dista	ance from bui	lding:f
	c. Are the cooking area, hood a	nd duct system	protected per NFP	A 96 (Fire Extingui	shing System))	☐ Yes	☐ No
	d. Type of extinguishing system	:					□ Wet	☐ Dry
	e. Is vegetable oil used in cooki	ng?					☐ Yes	☐ No
39.	Is the plumbing completely PVC of	or copper (no iro	n or lead)?				☐ Yes	☐ No
40.	Type of roof?						☐ Flat	□ Pitched
41.	Roof updated, yr Ele	ctrical updated, y	/r. PI	umbing updated, y	r.	Hea	ting updated,	yr.
	Age of building:					_		
	Are there vacancies in the building						☐ Yes	□ No
	If "Yes," what percentage?	_	%					
44		Local		☐ Central station b	urolar alarm			
	Fire protection: Sprinklers			■ Local fire alarm	_	lv servi	ced fire extinu	nuisher(s)
	Is the building fully protected by a					y SCIVI	☐ Yes	□ No
			-	_	hieiiiioeo (
+/.	Within the past five years, has pro	pperty coverage	been cancelled of	non-renewed?			☐ Yes	☐ No
40	If "Yes," explain:		lf name also delle					
4ŏ.	Loss history for property for past t	-			1			
	Date of Loss	Type/Description	on	Paid	Reserve	ed	Sta	atus
				\$	\$		 	
				\$	\$			
				\$	\$			

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			premium:

	Carrier	Policy 1	Policy Term		Limits		Premium	
1 .V	Non Profit Directors	& Officers and Emp	LOYMENT PRA	ACTICES LIAE	BILITY SECTION			
	Does the organization admir						☐ Yes	□ No
50. I	Is the organization involved	in any accreditation or s	tandard setting	activities?			☐ Yes	□ No
51. I	ls the organization involved	in any labor/union negot	iations or colle	ctive bargainir	ng activities?		☐ Yes	□ No
52.	Total number of employees:	Full time	_ Part Time	V	olunteers	Seasona	l	
3. 1	Number of chapters:	If there are cha	pters, is covera	ige requested	for them under this	policy?	☐ Yes	□ No
54. [Does the applicant have any	y subsidiaries requiring o	overage?				☐ Yes	□ No
I	If "Yes," please complete the	e Non Profit Subsidiary A	Addendum (NP	SADD).				
5. 1	Name and title of individual	designated to receive all	notices on bel	nalf of the insu	ıred:			
-	Title:			Phone number	er:			
56. I	Directors and officers liability	y insurance carried:						
	Insurer	Limits of Liability	Prer	mium	Retention		Policy Perio	od
57. I	Does the organization curre	ntly carry general liability	insurance?				☐ Yes	☐ No
58. F	Please provide the following	financial information for	the last three t	three years. (I	f organization in exis	stence less tha	n three ye	ars
ŗ	please provide Budgeted Re	evenue/Expense stateme	ent for next thre	ee years.)				
Ī	Year	Total Re	venue	Net In	come (Loss)	Current	Fund Balar	ce*
Ì		\$		\$		\$		
ľ		\$		\$		\$		
ľ		\$		\$		\$		
Ļ	* Fund balance = Total Asse	ets - Total Liabilities		I.		1		
	Is any person proposed for		anv fact. circum	nstance or situ	ation, which may re	sult in a claim	against	
	the organization or any of its		-				☐ Yes	□ No
	(If "Yes," please forward a c							
	Within the last five years, ha		· ·		suit been made (inclu	uding, but not	limited to,	
	Equal Employment Opportu			-	•	_		
	Authorities) against the orga	-	_				ee,	
6	employee or volunteer of the	e organization?	•				☐ Yes	□ No
((If "Yes," please forward a completed USLI supplemental claims application.)							
Γ	Fiduciary liability (available t	for 50 employees or less)					
31. [Does each pension plan use	e an outside investment	manager? (If "N	do " fiducion ()				
32 1	Does each plan subject to ERISA comply with all applicable requirements of ERISA and the Internal Revenue							
, <u>,</u> , ,	Does each plan subject to E	ERISA comply with all ap	plicable require	_	·	Revenue	☐ Yes	□ No
	Does each plan subject to E Code of 1982, as amended			ements of ERI	SA and the Internal		☐ Yes	□ No
((the "Code") including el		ements of ERI	SA and the Internal		□ Yes	
(Code of 1982, as amended	(the "Code") including el please attach details)	igibility, particip	ements of ERI	SA and the Internal , fiduciary responsib	ility and		
f 33. I	Code of 1982, as amended funding standards? (If "No,"	(the "Code") including el please attach details) ere been or is there now	igibility, particip	ements of ERIspation, vesting	SA and the Internal , fiduciary responsib	ility and		□ No
f 33. I t	Code of 1982, as amended funding standards? (If "No," In the past two years has th	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please	igibility, participus under conside attach details)	ements of ERIspation, vesting eration any ma	SA and the Internal , fiduciary responsib terial changes to a p	olan or	□ Yes	□ No
f 63. I t 64. I	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(igibility, participus under conside attach details)	ements of ERIspation, vesting eration any ma	SA and the Internal , fiduciary responsib terial changes to a p	olan or	□ Yes	□ No
f 63. I t 64. I	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of Has there been or is there no	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(sils)	igibility, particip under conside attach details) s) against any p	ements of ERIspation, vesting eration any ma	SA and the Internal, fiduciary responsib terial changes to a pred arising out of an	olan or by plan?	☐ Yes	□ No
f 63. I t 64. I (65. I	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of Has there been or is there not if "Yes," please attach deta	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(ils) have knowledge or infor	igibility, particip under conside attach details) s) against any p	ements of ERIspation, vesting eration any maproposed insuract, error or or	SA and the Internal, fiduciary responsibuterial changes to a pred arising out of an mission which might	olan or by plan?	☐ Yes	□ No
f 63. I t 64. I (65. I	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of Has there been or is there in (If "Yes," please attach deta Does any proposed insured	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(ils) have knowledge or infored fiduciary liability cove	igibility, particip under conside attach details) s) against any p	ements of ERIspation, vesting eration any maproposed insuract, error or or	SA and the Internal, fiduciary responsibuterial changes to a pred arising out of an mission which might	olan or by plan?	☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes	□ No
63. I 63. I 64. I 65. I t V. L	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of Has there been or is there in (If "Yes," please attach deta Does any proposed insured to a claim under the proposed.	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(sils) have knowledge or infored fiduciary liability cove	igibility, particip under conside attach details) s) against any p	ements of ERIspation, vesting eration any maproposed insuract, error or or	SA and the Internal, fiduciary responsibuterial changes to a pred arising out of an mission which might	olan or y plan? give rise	☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes	□ No □ No □ No □ No
f f f f f f f f f f f f f f f f f f f	Code of 1982, as amended funding standards? (If "No," In the past two years has the termination/consolidation of Has there been or is there in (If "Yes," please attach deta Does any proposed insured to a claim under the proposed LIQUOR LIABILITY SECTION	(the "Code") including el please attach details) ere been or is there now a plan? (If "Yes," please now pending any claims(ils) have knowledge or infored fiduciary liability covern	igibility, particip under conside attach details) s) against any p	ements of ERIspation, vesting eration any maproposed insuract, error or or	SA and the Internal, fiduciary responsible terial changes to a pared arising out of an emission which might a details)	olan or by plan?	☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes	□ No

If "Yes," question 30 must be completed.

69.	Doe	es applicant have a	valid liquor license?				☐ Yes	☐ No
	a. N	lame on license:			_icense #:			
				in Utah):				
70.	Is th	ne applicant's premi	ises located in a juriso	diction which permits civil cas	ses to be heard in a tr	ibal court?	Yes	☐ No
71. Are same-day memberships available?							Yes	☐ No
72. Are members permitted to bring more than three guests per day (excluding immediate family members								
	or banquet activities)?							☐ No
73.	Doe	es applicant ever se	ell or serve alcohol aw	ay from the premises shown	in Question 8?		Yes	☐ No
	If "Y	'es," explain:						
74.	ls s	elf-service of alcoho	ol by members permit	ted?			Yes	☐ No
75.	Doe	es applicant permit '	"BYOB" (bring your ov	vn bottle) or set-ups?			☐ Yes	☐ No
76.	Are	employees or othe	r persons serving alco	phol permitted to consume al	cohol during			
	thei	r hours of employm	ent or service?				Yes	☐ No
77.	Doe	es or will applicant e	ever offer (include spe	cial events such as New Yea	ars Eve parties, etc):			
	a.	Any drink specials	/happy hours				☐ Yes*	☐ No
	b.	Drink specials/hap	py hours after 9 p.m.				☐ Yes*	□ No
	C.	"All you can drink"	specials or other offe	rs involving unlimited alcohol	ic beverages		☐ Yes*	☐ No
	d.	Single drinks sold	for less than \$.50				☐ Yes*	☐ No
	e.	More than two con	nplimentary drinks per	r patron per day			☐ Yes*	□ No
	f.	Beer pong or othe	r drinking games				☐ Yes*	□ No
	g.	Minnesota risks or	nly: Does applicant's li	quor license restrict service	o club members and	legitimate guests?	☐ Yes*	☐ No
78.	Are	facilities available f	for banquets, receptio	ns or private affairs?			☐ Yes	□ No
	a.	Does applicant ser	rve alcohol at all even	ts? ☐ Yes ☐ No				
		If "No," will lessee	be required to carry li	quor liability insurance at eq	ual or greater limits?		☐ Yes	☐ No
79.	ls e	ntertainment featur	ed at banquets?				☐ Yes	☐ No
	Nun	nber of times per w	eek:	OR r	number of times per ye	ear:		
80.	Are	all alcohol servers	certified in a Formal A	Alcohol Training Course, not	mandated by state?		☐ Yes	☐ No
	If "Y	'es," provide name	of the course (ie.: TIP	PS, TAM, RAMP, BEST, etc):				
	to b	e considered for a	credit on your quote,	please attach copies of the c	ertificates to this appli	cation.		
81.	With	nin the past five yea	ars, has liquor liability	coverage been cancelled or	non-renewed?		Yes	□ No
	If "Y	es," explain:						
82.	ls a	pplicant requesting	liquor liability limits gr	reater than general liability lir	nits carried?		Yes	☐ No
	If "Y	es," please note th	an general liability lim	its must be maintained at lim	its equal or greater th	an liquor liability limi	ts.	
83.	Viol	ations:						
	a.	Within the past five	e years, has applicant	been fined or cited for violat	ions of law or ordinan	ce related to illegal		
		activities or the sa	le of alcohol?	es □ No				
	b.	If "Yes," provide th	e following informatio	n on each fine or citation:				
		Date(s):						
		Description(s):						
		Fines and/or pena	lties assessed:					
		Measures in place	to prevent future viola	ations:				
84.	Clai	ms:						
	a.	Within the past five	e years, has the appli	cant had any reported liquor	liability and/or assault	and battery claims of	or	
		notifications of pot	ential liquor liability ar	nd/or assault and battery clai	ms?		☐ Yes	☐ No
	b.	If "Yes," provide th	e following informatio	n on each liquor liability clain	n:			
		Date of Loss	Type	e/Description	Paid	Reserved	Stat	us
			71	·	\$	\$		$\overline{}$
					\$	\$	1	
					+	+	1	
					\$	\$		
					\$	\$		

Measures in place to prevent further incidents:

85. List expiring liquor liability carrier, term, limits and premium:

	Carrier	Term	Limits	Premium
Į				
86. I	Mortgagees/Additional insureds/Lo	ss payees		
L	ist name, address and interest of	each:		Indicate applicable section:
á	a. Name:	Property GL Liquor		
	Address:			
k				Property GL Liquor
	Interest:			
C				☐ Property ☐ GL ☐ Liquor
87. I	nspection contact name:			
	Геlephone number:			
	Audit contact name:			
	Telephone number:		F-mail address:	

Applicant's Warranty Statement: The undersigned represents to the best of his/her knowledge and belief the particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify andy outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is understood the Company is relying on the Application in the event the Policy is issued. It is agreed that this Application, including any material submitted therewith, shall be the basis of the contract should a policy be issued, and may be attached to and become part of the policy.

FRAUD STATEMENTS

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Colorado Fraud Statement: 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.

District of Columbia Fraud Statement: 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.

Florida Fraud Statement: 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.

Florida Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida Fraud Statement: You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Kansas Fraud Statement: 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 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 materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Kentucky Fraud Statement: 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.

Maine Fraud Statement: 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. A binder may not be withdrawn but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

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.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

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New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Disclosure Notice: This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged Wrongful Acts or Wrongful Employment Acts that took place prior to retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect for incidents reported during the Policy Period or any subsequent renewal of this Policy or any extended reporting period and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extend reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

North Dakota Fraud Statement: Notice to North Dakota applicants – Any person who knowingly and with the intent to defraud and 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.

Ohio Fraud Statement: 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.

Ohio Notice: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the company the right to rescind it.

Oklahoma Fraud Statement: 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.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Pennsylvania Fraud Statement: 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.

Tennessee and Virginia Fraud Statement: 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.

Utah Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

Vermont Fraud Statement: 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 may be subject to fines and confinement in prison.

Virginia Notice: This Policy is written on a claims-made basis. Please read the policy carefully to understand your coverage. You have an option to purchase a separate limit of liability for the extended reporting period. If you do not elect this option, the limit of liability for the extended reporting period shall be part of the and not in addition to limit specified in the declarations. If you have any questions regarding the cost of an extended reporting period, please contact your insurance company or your insurance agent. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Virginia Fraud Statement: Any person who knowingly and with intent to defraud an insurer, submits an Application for insurance or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Utah Fraud Statement: 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.

Washington Fraud Statement: 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.

Fraud Statement (All Other States): 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.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

License#:	
Main agency phone number	
State:	Zip:
	Main agency phone number _

The undersigned represents that to the best of his/her knowledge and belief the particulars and statements set forth herein are true and agrees that those particulars and statements are material to acceptance of the risk assumed by the Company. The undersigned further declares that any changes to the information contained in this application prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The Company is hereby authorized, but not required to make any investigation and inquiry in connection with the information, statements and disclosures provided in this application. The decision of the Company not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Company and shall not stop the Company from relying on any statement in this application. The signing of this application does not bind the undersigned to purchase the insurance, nor does the review of this application bind the Company to issue a policy. It is understood the Company is relying on this application in the event the Policy is issued. It is agreed that this Application, including any material submitted there with, shall be the basis of the contract should a policy be issued and it will be attached and become a part of the policy.

New York Fraud Statement: 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.

Signatuı	re:
•	(Principal, Partner, or Officer of the Firm)
Title: _	
Date: _	

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