



Name of Insurance Company to which Application is made

APPLICATION FOR EMPLOYERS PREMIER CHOICE POLICY

NOTICE: THIS IS A PROPOSAL FOR A CLAIMS-MADE AND REPORTED POLICY. THE POLICY FOR WHICH THIS PROPOSAL IS MADE IS LIMITED TO LIABILITY FOR **WRONGFUL ACTS** FOR WHICH **CLAIMS** ARE FIRST MADE WHILE THE POLICY IS IN FORCE, AND WHICH ARE REPORTED TO THE INSURER NO LATER THAN SIXTY (60) DAYS AFTER THE TERMINATION OF THE POLICY. THE LIMIT OF LIABILITY AVAILABLE TO PAY **LOSS**, INCLUDING JUDGEMENT OR SETTLEMENT AMOUNTS, SHALL BE REDUCED BY AMOUNTS INCURRED FOR LEGAL DEFENSE AND OTHER **CLAIM** EXPENSES. FURTHER NOTE, THE AMOUNTS INCURRED FOR DEFENSE AND OTHER **CLAIM** EXPENSES SHALL BE APPLIED AGAINST THE APPLICABLE RETENTION AMOUNT. THE POLICY DOES NOT PROVIDE FOR ANY DUTY OR OBLIGATION ON THE PART OF THE INSURER TO DEFEND THE **INSURED PERSONS** AND THE **COMPANY**.

Instructions:

- A. Answer all questions. If the answer to any question is NONE, please state NONE.
 - B. Terms appearing in bold face in this Application are defined in the Policy and have the same meaning in this Application as in the Policy. If you do not have a copy of the Policy, please request it from your agent or broker.
 - C. If the space to answer any question fully is insufficient, please attach a separate sheet.
 - D. The Application must be signed and dated by the owner, partner, or officer, and by a human resources or personnel officer.
 - E. PLEASE READ CAREFULLY THE STATEMENT AT THE END OF THIS APPLICATION.
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1. GENERAL INFORMATION

Applicant Name : _____

(Please include the names of all **Companies** and **Subsidiaries** which are to be covered if the policy is issued. Include the nature of business, date acquired or formed, number of **Employees**, and percentage of ownership)

Address: _____

State of Incorporation: _____

The **Insured** has been in continuous operation since: _____

Description of All Operations: _____

SIC Code: _____ Type of **Company**: Private Public Stock Symbol _____

Type of Organization: Corporation Partnership Joint Venture Other _____

Website Address: _____

Designated representative to receive all notices from the Insurer on behalf of **Insureds** and **Insured Persons** proposed for this insurance:

Name: _____ Title: _____

Address: _____

Telephone: _____ Fax: _____ Email: _____

2. COVERAGE REQUESTED

Limit of Liability: _____ Self Insured Retention: _____ Continuity Date: _____

Proposed **Policy Period**: From: _____ To: _____

Pending and Prior Litigation Date: _____

3. PRIOR INSURANCE

a. Does the **Insured** currently have Employment Practices Liability Insurance? Yes No

If yes, please provide the following details:

Insurance Carrier: _____

Limit of Liability: \$ _____ Self Insured Retention: \$ _____ Premium: \$ _____

Policy Period _____ **Continuity Date** _____

b. Have any of the **Insured's** current or previous Employment Practices Liability insurers refused to offer renewal terms? Yes No

If yes, please provide details: _____

4. THIRD PARTY CLAIM COVERAGE

Is the **Insured** requesting Third Party Claim coverage? Yes No

If yes, please complete *Supplement I, Third Party Claim Questionnaire*.

5. PUNITIVE DAMAGE COVERAGE

Is the **Insured** requesting punitive damages coverage? Yes No

6. OTHER INSURANCE

Does the **Insured** currently carry the following insurance?

a. Directors and Officers Liability Yes No

Insurance Carrier: _____

Limit of Liability: \$ _____ Premium: \$ _____ **Policy Period** _____

b. General Liability Yes No

Insurance Carrier: _____

Limit of Liability: \$ _____ Premium: \$ _____ **Policy Period** _____

c. Umbrella Liability Yes No

Insurance Carrier: _____

Limit of Liability: \$ _____ Premium: \$ _____ **Policy Period** _____

7. EMPLOYEE INFORMATION

a. Does the **Insured** have any foreign operations? Yes No

If coverage for foreign operations is desired, please complete *Supplement II, Foreign Exposure Questionnaire*.

b. Please provide the total number of **Employees** in the **Parent Company** and all **Subsidiaries** that are to be covered if a Policy is issued :

_____ Full-Time _____ Leased _____ Independent Contractors

_____ Part-Time _____ Volunteers

_____ Unionized Workers

_____ Temporary/Seasonal _____ Outside the United States

c. Please provide a breakdown of the total number of **Employees** or **Insured Persons** in the following geographical locations:

_____ CA _____ FL _____ LA _____ MI _____ NY _____ WA

_____ D.C _____ IL _____ MA _____ NJ _____ TX

d. Please provide a breakdown of the total number of other workers, **Employees** or **Insured Persons** with the following salaries: \$ 50,000 or less per year _____

\$ 50,001 - \$100,000 per year _____
 \$100,001 - \$150,000 per year _____
 \$150,001 - \$250,000 per year _____
 Over \$250,000 per year _____

- e. What is the percentage of **Employees** over 40 (forty) years of age: _____ %
 f. Does the **Insured** have a tracking system that monitors the overtime, vacation and sick pay hours of non-exempt **Employees**? Yes No

Please provide **Employee** turnover for the most recent 3 (three) years:

Year _____ % Year _____ % Year _____ %

- h. For each of the last three (3) years, indicate the number of officers and other **Employees** that have been involuntarily terminated: Year _____ Year _____ Year _____

- i. Does the **Insured** have a written employment contract with any **Employee** or **Insured Person**? Yes No
 If yes, are the employment contracts created and reviewed by outside employment/labor counsel? Yes No

Total number of employment contracts: _____

Total value of all contracts: \$ _____

Total value of largest contract: \$ _____

Please provide a specimen contract.

8. PAST ACTIVITIES

Please state below whether any **Insured** has been involved in any of the following and provide details for any "yes" response:

- a. Qui tam action? Yes No
 b. Civil or criminal action or administrative proceeding charging a violation of a federal, state, local, or foreign employment law or regulation? Yes No
 c. Any other criminal actions? Yes No
 d. Representative actions, class actions or derivative suits in connection with employment issues? Yes No
 e. Investigation by the Equal Employment Opportunity Commission (EEOC) or similar state, local or foreign agency? Yes No
 f. Is any **Insured** presently subject to any judicial or administrative order, decree, judgment or conciliation agreement that is employment-related? Yes No

9. CLAIM HISTORY

- a. Regardless of whether or not such **Claim(s)** may have been covered by any insurance policy, please provide a list of all employment-related complaints, grievances, arbitrations, charges, litigation, investigations and administrative proceedings (including Equal Employment Opportunity Commission (EEOC) or other federal, state and local agency proceedings, such as proceedings involving the National Labor Relations Board (NLRB), U.S. Department of Labor (DOL), U.S. Department of Justice (DOJ), or the Office of Federal Contract Compliance Programs (OFCCP) commenced against any **Insured** during the past five (5) years. The list should include: (a) date of **Claim(s)**, (b) a description of the allegation, (c) the court or agency involved, (d) description of any decision, determination or judgment rendered, (e) total **Claim(s) Expenses** incurred to date, (f) any judgment or settlement amount, (g) whether the **Claim(s)** remains pending or closed, (h) if pending, provide demand amount, and (i) what corrective action has been taken to mitigate or prevent such **Claim(s)** from occurring or recurring.
- b. Are you aware of actual or alleged **Wrongful Acts** or other acts, errors, omissions, facts, situations or circumstances that may result in a **Claim(s)** within the scope of the proposed insurance being made against you? Yes No
- c. Has any **Insured** given written notice under the provisions of any prior or current Employment Practices Liability policy or similar insurance policy of specific facts or circumstances that might give rise to a **Claim** being made against the Applicant? Yes No
- d. Have any **Loss** payments been made on behalf of any proposed **Insured** under any liability policy or similar insurance? Yes No

If answered yes to any of the above, please complete *Supplement III, Supplemental Claim Form*.

It is agreed that with respects to the questions 8 and 9, if such facts or circumstances exist, any **Claim(s)** arising therefrom are excluded from the proposed insurance for all **Insureds**.

10. PRIOR EXPERIENCE

No **Claim(s)** have been made against any entity(ies) or person(s) proposed for this insurance in a capacity that would be insured under this policy (including **Loss** payments and **Claim Expenses**).

If there are any exceptions, please attach complete details. None

It is agreed that with respects to question 10 above, any **Claim** based upon, arising from, or in any way related to any act, error, omission, fact or circumstance of which any **Insured** has any knowledge or information will be excluded from coverage under the proposed insurance.

11. EMPLOYMENT POLICIES AND PROCEDURES

- a. Does the **Insured** have a Human Resources or Personnel Department? Yes No
If no, please provide details on the handling of this function on a separate page.
- b. How many **Employees** are in this department? _____
Is it centralized? Yes No
- c. Does the **Insured** require that all employment terminations be reviewed prior to discharge by (check all that apply):
Human Resources Department? Yes No
Legal Department? Yes No
Outside Employment Counsel? Yes No
- d. What outside legal counsel does the **Insured** use for employment and/or labor advice and/or representation?

- e. Does the **Insured** use an employment application for all applicants for employment? Yes No
If no, which applicants are not required to complete an application and how is the screening/hiring process conducted?

- f. Does the **Insured** utilize a standardized written employment offer to all applicants? Yes No
If no, which applicants are not provided with written employment offer letters and why not?

- g. Does the **Insured** test for any of the following:
Drug/alcohol screening Yes No
Physical examinations Yes No
Psychological examinations Yes No
Skills Testing Yes No
Polygraph Testing Yes No

If answered yes to any of the above, please attach a copy of any written policies and procedures.

Who conducts the testing? _____

Are the above tests and examinations conducted pre-employment or post-offer of employment? _____

Are all **Employees** subject to these tests? Yes No

If no, which **Employees** are not subject to these tests and/or examinations and explain why they are not subject.

- h. Does the **Insured** have a formal orientation program for all new **Employees**? Yes No
If yes, is an orientation checklist maintained for all new **Employees**? Yes No
- i. Does the **Insured** have an **Employee** handbook? Yes No
If yes, is the handbook distributed to all **Employees**? Yes No
Do all **Employees** provide a written acknowledgement that they have received the handbook? Yes No
Is the **Employee** handbook uniform at all locations and subsidiaries? Yes No

- Has an employment attorney reviewed the **Employee** handbook? Yes No
 When was the **Employee** handbook last reviewed by an employment attorney? _____
- j. Does the **Insured** provide annual written performance evaluations to all **Employees**? Yes No
 If no, please explain _____
- k. Is the **Insured** required to file an affirmative action plan with the Office of Federal Contract Compliance Programs (OFCCP)? Yes No
 Has the **Insured** ever been subject of an OFCCP audit or investigation, that resulted in a finding of a violation? Yes No
 If yes, please attach a copy of the audit or investigation report, the **Insured's** response to the report and any documentation disclosing actions the **Insured** has taken to remedy the violation.
- l. Does the **Insured** utilize arbitration for employment-related **Claims**? Yes No
 If yes, is it mandatory? Yes No
 If yes, please provide a copy of the arbitration policy _____
- m. Does the **Insured** conduct standardized exit interviews when an **Employee** resigns or is terminated (voluntary and involuntary)? Yes No
 Are exit interviews documented? Yes No
 Does the **Insured** have a formal out-placement program that assists terminated or laid-off **Employees** in finding other jobs? Yes No
- n. Does the **Insured** conduct training on sexual harassment, harassment and discrimination prevention? Yes No
 Who is required to attend? _____
 Who conducts the training? _____
 How often is training conducted? _____
 Is the training documented? Yes No
- o. Does the **Insured** conduct other management training? Yes No
 If yes, please describe: _____
- p. Does the **Insured** have formal written policies or procedures regarding:
- 1) the handling of **Employee** complaints of discrimination or harassment Yes No
 - 2) the investigation of **Employee** complaints of discrimination or harassment Yes No
 - 3) AIDS or assisting an **Employee** with life threatening or communicable diseases Yes No
 - 4) **Employee** discipline and/or progressive discipline Yes No
 - 5) The Family and Medical Leave Act Yes No
 - 6) Americans with Disabilities Act / reasonable accommodation(s) Yes No
 - 7) Military Leave / USERRA Yes No
 - 8) Sexual Harassment and all other forms of harassment Yes No
 - 9) Discrimination and all forms of discrimination Yes No
 - 10) **Employee** hotline to report discrimination, harassment or other workplace issues Yes No
 - 11) At-Will Employment Yes No
 - 12) Equal Employment Opportunity Yes No
- If you answered yes to any of the above, please provide copies of all such policies or details regarding such procedures.
- q. Does the Applicant have a formal job posting policy? Yes No
 Are all jobs posted internally? Yes No
 If no, please explain _____

12. CORPORATE HISTORY

- a. Has the **Insured** in the past 36 months completed, agreed to, or contemplated the occurrence within the next 18 months of, any of the following:
- 1) Merger, acquisition or consolidation with another entity? If yes, please provide details. Yes No
 - 2) Sale, distribution or divestiture of any assets resulting in a reduction of the total number of **Employees** of the **Insured**? Yes No
 - 3) Anticipated any plant, facility, branch or office closing, consolidation or layoff? Yes No
- If yes to questions 12 a. 1) or 2) above, please complete *Supplement IV: Reduction in Workforce Questionnaire*

- b. Has the **Insured** been involved in any bankruptcy proceeding, or is it contemplating the filing of a petition for protection under the bankruptcy code? If yes, please provide details. Yes No
- c. Has the **Insured** converted or does the **Insured** plan to convert its traditional pension plan to a cash balance plan? Yes No
- d. Has your business name changed? If yes, list all former names on a separate sheet. Yes No

13. CLAIMS HANDLING PROCEDURES

- a. Who in the **Insured's** organization will be responsible for the reporting of **Claims** to the insurer under any Policy that may be issued pursuant to this Application?
 Name: _____ Title: _____
 Address: _____
 Telephone Number (include area code): _____ Email Address: _____
- b. Who in the **Insured's** organization will be responsible for handling **Claims** in conjunction with the insurer under any Policy that may be issued pursuant to this Application?
 Name: _____ Title: _____
 Address: _____
 Telephone Number (include area code): _____ Email Address: _____

THIS APPLICATION WILL ONLY BE PROCESSED IF THE FOLLOWING APPLICABLE INFORMATION IS INCLUDED. FAILURE TO INCLUDE THE APPLICABLE INFORMATION FOR ANY **COMPANY** TO BE COVERED BY THIS INSURANCE WILL DELAY THE ISSUANCE OF A QUOTE UNTIL THE INFORMATION IS RECEIVED OR WILL RESULT IN A QUOTE EXCLUDING THE **COMPANY(IES)** FOR WHICH THE INFORMATION HAS NOT BEEN RECEIVED.

Indicate attachments by an (X):

- a. most recent annual report
- b. latest **Employee** handbook and copies of any written employment at will, open door, discrimination, harassment/sexual harassment, ADA /reasonable accommodation, Family and Medical Leave, severance, progressive discipline, grievance policies and procedures including termination and/or exit interview forms
- c. copies of all employment application forms currently utilized as well as specimen offer letters
- d. copies of **Employee** reduction in workforce, termination and out-placement procedures
- e. organizational chart that depicts where the Human Resource function exists
- f. details on any performance appraisal or interview training
- g. supervisory manual(s)
- h. **Employee** performance form(s)
- i. EEO-1 reports for the past three (3) years
- j. resume/biography of the Director of Human Resources

In addition, any and all information filed with the Securities and Exchange Commission or public records may be obtained by the Insurer via the Internet, utilized in the underwriting process, and form a part of the Application. Additional information may be required as part of the Application process.

THE UNDERSIGNED DECLARES ON BEHALF OF THE APPLICANT THAT HE/SHE IS AUTHORIZED BY THE APPLICANT TO SIGN THE APPLICATION, AND THAT STATEMENTS SET FORTH IN THIS APPLICATION AND IN ALL ATTACHMENTS HERETO, ARE TRUE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE UNDERSIGNED WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS AND/OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE. THE "EFFECTIVE DATE" IS THE DATE THE COVERAGE IS BOUND, OR THE FIRST DAY OF THE CURRENT **POLICY PERIOD**, WHICHEVER IS LATER.

SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE CONTRACT, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED AND IT WILL BE ATTACHED TO AND BECOME A PART OF THE POLICY. ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

The undersigned authorized officer of the Applicant hereby acknowledges that:

1. This policy applies to **Claims** first made or deemed made, during the **Policy Period** or extending reporting period, if purchased, and
2. The Limit of Liability available to pay damages or settlements will be reduced, and may be completely exhausted, by the payment of **Claim Expenses**, and in such event, the Insurer shall not be responsible for the continued **Claim Expenses** or for the amount of any judgment or settlement to the extent that any of the foregoing exceed any applicable Limit of Liability.

FRAUD WARNING STATEMENTS

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.

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 POLICY HOLDER 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 APPLICANTS: 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 APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

HAWAII APPLICANTS: FOR YOUR PROTECTION, HAWAII LAW REQUIRES YOU TO BE INFORMED THAT PRESENTING A FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT IS A CRIME PUNISHABLE BY FINES OR IMPRISONMENT, OR BOTH.

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.

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.

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.

MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

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.

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."

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.

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.

OREGON APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION OR; (2) FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT MAY BE VIOLATING STATE LAW.

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.

PUERTO RICO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD AN INSURANCE COMPANY PRESENTS FALSE INFORMATION IN AN INSURANCE APPLICATION, OR PRESENTS, HELPS, OR CAUSES THE PRESENTATION OF A FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS OR ANY OTHER BENEFIT, OR PRESENTS MORE THAN ONE CLAIM FOR THE SAME DAMAGE OR LOSS, SHALL INCUR A FELONY AND, UPON CONVICTION, SHALL BE SANCTIONED FOR EACH VIOLATION WITH THE PENALTY OF A FINE OF NOT LESS THAN FIVE THOUSAND (5,000) DOLLARS AND NOT MORE THAN TEN THOUSAND (10,000) DOLLARS, OR A FIXED TERM OF IMPRISONMENT FOR THREE (3) YEARS, OR BOTH PENALTIES. IF AGGRAVATED CIRCUMSTANCES PREVAIL, THE FIXED ESTABLISHED IMPRISONMENT MAY BE INCREASED TO A MAXIMUM OF FIVE (5) YEARS; IF EXTENUATING CIRCUMSTANCES PREVAIL, IT MAY BE REDUCED TO A MINIMUM OF TWO (2) YEARS.

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.

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.

VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON, FILES AN APPLICATION FOR INSURANCE, OR A STATEMENT OF CLAIM CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME IN CERTAIN JURISDICTIONS.

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

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

NOTE: BOTH SIGNATURE LINES MUST BE COMPLETED.

