

EUCLID SECURITY PROGRAMS LLC

234 Spring Lake Drive Itasca, IL 60143 www.euclidsecurityins.com

SEND SUBMISSIONS TO:

submissions@euclidsecurityins.com

SUPPLEMENTAL APPLICA	TION
PRODUCT	
1. General Liability (w/ Errors and Om	nissions) Supported Excess Liability Standalone Excess Liability
PRODUCER	
2. Producer Name:	
3. Producer Contact:	
4. Street Address:	
Mailing Address (if different):	
5. Email Address:	
6. Phone:	
APPLICANT	
7. Applicant – Legal Name:	
List all DBAs:	
8. Street Address:	
Mailing Address (if different):	
Additional Locations (if applicable):	(Use worksheet if additional space is necessary)
Please list any prior company names:	
9. Web-Site Address:	
10. Name of contact person for	Name: Telephone:
inspection/audit:	Email:
11. Applicant is:	☐ Individual ☐ Corporation ☐ Partnership ☐ Other (Describe):
12. Policy Effective Date Desired:	Currently without ☐ Yes ☐ No

SECURITY GUARD AND PRIVATE INVESTIGATOR SERVICES

coverage? (Bare)



BUSINESS INFORMATION				
13. Years In Business under this legal entity:		Years of experience in Security field:		
Please describe experience of principals/owners:				
	Owner Name		Is Owner a	an Active vestigator?
Please list owners:	Owner 1:	1:	□Yes	□ No
	Owner 2:	2:	□Yes	No
	Owner 3:	3:	□Yes	□ No
	Owner 4:	4:	□Yes	□ No
	Owner 5:	5:	□Yes	□ No
Please describe duties of the Owner(s):				
Is Applicant involved in any ot	ner operations?		□ Yes	□ No
If yes, please describe:				
Any other states of operation?				
Is the Company a division of a	larger corporation or a sub	sidiary?	□ Yes	□ No
Has any carrier non-renewed o	or cancelled Applicant's bus	siness? (not applicable in MO)	□ Yes	□ No
If yes, please describe:				
Has the Applicant had any lap	se in coverage?		□ Yes	□ No
If yes, please describe:				
Date of lapse(s):				
Is Applicant aware of any incident may result in claims against you		cted matters in the past 5 years which	□ Yes	□ No
If yes, please describe:				
Does Applicant use written co	ntracts with its clients?		□ Yes	□ No
If yes, what % of clients are ur	nder contract?			%



14. Revenue, Staffing, Payroll/Subcontractor Costs, and Billable Hours (Projected)												
Total Pro	ojected A	nnual Rev	enue:	\$								
Guard Revenue	e:	\$			stigator enue:	\$		Othe Reve	er enue:	\$		
Provide	the detai	ls of proje	cted staffi	ng and r	elated payrol	ll, subc	contractor costs,	and bill	able hours:			
Classific	ation		# of T Sta		# of Full-ti Staff	ime	# of Part-time Staff		nnual Payrobcontractor			lable ours
	/ Execs / Admin. Su	-						\$				
Supervis (Active)								\$				
Armed (Guards rees & 109	99s)						\$				
Unarme	d Guards ees & 10	·						\$				
	nvestigat ees & 109							\$				
	d Investig ees & 109	•						\$				
Insured Contract	3rd Party tors							\$				
Total								\$				
Please p	rovide th	e average	years of e	mploym	ent for:							
Supervis	sors:			Guai	rds:			Inve	stigators:			
Do you	employ O	ff Duty Po	lice Office	rs (ODP	Os)?					□ Y	'es	□ No
If Yes:	How ma	ny of your	Guards/Ir	nvestiga	tors listed ab	ove ar	e ODPOs?					
	Do you e	employ the	em directly	, or cor	ntract with th	e local	police/sheriff de	pt? [☐ Direct Hi	re 🗆 C	ontra	ct PD
	Do you	sign a cont	tract / inde	emnity a	agreement wi	th the	police departme	nt or M	lunicipality?		Yes	□ No
Please p	rovide th	e details o	f billing ar	id pay ra	ates:							
Avg. bill	ing rate:		□ Less	than \$2	20.00/hr		\$20.00-\$30.00/h	r	☐ Grea	ter tha	n \$30	.00/hr
Avg. gua	ard pay ra	te:	□ Less	than \$2	12.50/hr		\$12.50-\$20.00/h	r	☐ Grea	ter tha	n \$20	.00/hr
Avg. sup	ervisor p	ay rate:	□ Less	than \$1	15.00/hr		\$15.00-\$25.00/h	r	☐ Grea	ter tha	n \$25	.00/hr
15. Pro	ovide the	names of A	Applicant's	five lar	gest clients a	nd a de	escription of you	r duties	for them:			
Client 1	:-											
Client 2												
Client 3	:-											
Client 4	:-											
Client 5	:-											



16. Policies and Procedures (check al	l applicable):					
☐ Designated safety coordinator	☐ Designated safety coordinator ☐ Regularly scheduled safety meetings					
☐ Personal protective equipment pr	rovided to employees	☐ Formal acciden	t and investiga	tion program		
☐ Prompt reporting of all employee	injuries	☐ Transitional pla	n for injured w	orkers		
☐ Physicals required at the time of I	hiring	☐ Written drug a	nd alcohol poli	су		
☐ Random drug testing		☐ Company spon	sored health pl	lans offered		
☐ Group transportation of employe	es	☐ Formal training	g program			
PERSONNEL SELECTION AND TRAINING						
17. Pre-employment Screening Proce	edure (check all applicable):					
☐ Prior Employment Check ☐ Persona ☐ Drug Screening ☐ MVR	ound Check					
When Background Checks are received, explain what offenses you deem acceptable and not acceptable for hire:						
18. Training Program Includes (check	call applicable):					
☐ Written Manual ☐ Report \	Writing ☐ CPR		On the Job			
☐ Firearms ☐ Use of □	Force \square Powers of	Arrest \square	Classroom			
☐ 8 hours or more required						
Trade Association Membership held?				☐ Yes ☐ No		
If yes, please advise which Associ	ation(s):					
Is the Applicant and all of your employ jurisdictions in which you operate?	ees and/or subcontractors	licensed as required	by law in the	□ Yes □ No		
If no, please explain:						
SUBCONTRACTORS						
19. Does the Applicant use <u>Insured 3rd</u>	Party Subcontractors?			☐ Yes ☐ No		
Total Projected Insured 3 rd party Subcontractor Costs:	\$	% of Total Work Su	ıbcontracted:	%		
Does Applicant use a written con subcontractors? (if yes, please a	ittach a copy)			☐ Yes ☐ No		
Does Applicant obtain Certifica	tes of Insurance from all of	your subcontractors	5?	☐ Yes ☐ No		
Are you always added as an additional insured by your subcontractors?						
If no, give a percentage for the	Subcontractor Agreements	where you are listed	d as A.I.:	%		
Indicate contractually required occurrence limit of insurance:	minimum liability per	☐ Less than \$1,0	000,000	\$1,000,000 or more		
20. Does the Applicant use Uninsured	Subcontractors (1099 Emp	loyees)?	•	☐ Yes ☐ No		
Total Projected Sub. Costs / Pay included with employee payrol			as \$			



SECURITY GUARD OPERATIONS BREAKDOWN

If no Security Guard Operations, check here

and move to next section

	urity Guard Operations (static post and patrol)	ARMED GUARD PAYROLL Employees and 1099s	UNARMED GUARD PAYROLL Employees and 1099s	INSURED 3 rd PARTY SUBCONTRACTOR COSTS
Airports or Seap	orts	\$	\$	\$
Alarm Response	(with or without patrol)	\$	\$	\$
Amusement or \	Water Parks	\$	\$	\$
Armored Car or	Courier Services (Other than Cannabis)	\$	\$	\$
Banks, Office Bu	ildings, and Federal, State, Municipal Buildings, Courthouses	\$	\$	\$
Bars, Lounges, N	light Clubs, or Gentlemen's Clubs (Over 75% Alcohol Receipts)	\$	\$	\$
, , ,	r Executive Protection and/or Private Residence - High Profile Individuals (Athletes, lebrities, Business Executives in the Public Eye etc.)	\$	\$	\$
Bodyguarding o	r Executive Protection and/or Private Residence - Not High Profile	\$	\$	\$
Bus Stations, Tra	ain Stations, or Mass Transit (Terminals, Stations, Aboard)	\$	\$	\$
Canine – Handle	ers (please complete Euclid Security Animal Services Supplemental Application)	\$	\$	\$
Equine – Handle	ers (please complete Euclid Security Animal Services Supplemental Application)	\$	\$	\$
Car Dealerships		\$	\$	\$
Churches or oth	er Religious Institutions	\$	\$	\$
Construction Sit	es	\$	\$	\$
City Street or Di	strict Patrol Work	\$	\$	\$
Government Contracts:	Please Describe:	\$	\$	\$
Military bases o	r Locations	\$	\$	\$



(continued) Security Guard Operations (static post and patrol)	ARMED GUARD PAYROLL Employees and 1099s	UNARMED GUARD PAYROLL Employees and 1099s	INSURED 3 rd PARTY SUBCONTRACTOR COSTS
Medical Facilities - Hospitals and Urgent Cares - No ER posts	\$	\$	\$
Medical Facilities - Hospitals - ER posts or patrol	\$	\$	\$
Medical Facilities – Outpatient Offices or Clinics	\$	\$	\$
Motels, Hotels – WITH BAR	\$	\$	\$
Motels, Hotels – WITHOUT BAR	\$	\$	\$
Janitorial or Building Services	\$	\$	\$
Malls - Outside and Inside Common Areas ONLY	\$	\$	\$
Cannabis - Transportation of Cash or Product	\$	\$	\$
Cannabis - Cultivation Sites, Processing Centers or Warehouses	\$	\$	\$
Cannabis - Dispensaries	\$	\$	\$
Casinos, Conventions, Trade Shows, Museums, Galleries, Parks or Recreation, Private Member Country Club, Golf/Tennis Club or Tournament, or TV/Movie Set Security	\$	\$	\$
Prisoner Transportation	\$	\$	\$
Residential - Home Owners Associations, Condo Associations, or Resort Communities	\$	\$	\$
Residential - Apartments & Senior Living Facilities - middle to high income	\$	\$	\$
Residential - Low Income, Government Owned, Subsidized, Section 8, Homeless Shelter or Social Services Temporary Housing (including Senior and/or Disabled Low Income or Subsidized)	\$	\$	\$
Restaurants and Fast Food - less than 25% alcohol sales	\$	\$	\$
Restaurants and Fast Food - more than 25% alcohol sales	\$	\$	\$
Retail - Inside or Loss Prevention - Grocery, Convenience, Liquor or Pharmacy Stores	\$	\$	\$
Retail - Inside or Loss Prevention - All Other including Malls and Movie Theaters	\$	\$	\$
Retail - Outside ONLY including Parking Garages, Lots, Facilities	\$	\$	\$
Schools - After hours only (No Students on Campus)	\$	\$	\$
Schools - During operating hours (colleges, universities, high schools, elementary)	\$	\$	\$
Schools - Special events	\$	\$	\$
Special Events - Major Events such as sporting events or concerts	\$	\$	\$
Special Events – Minor Events such as weddings or business conferences	\$	\$	\$
Sports Facilities / Gyms	\$	\$	\$



(continued	l) uard Operations (static post and patrol)	ARMED GUARD PAYROLL Employees and 1099s	UNARMED GUARD PAYROLL Employees and 1099s	INSURED 3 rd PARTY SUBCONTRACTOR COSTS
Security Consul	ting - Businesses, Corporations and Individuals	\$	\$	\$
(please comple	te Euclid Security Consulting application)			
Security Consul	ting - Arenas, Event Venues, Active Shooter, Workplace Violence, etc.	\$	\$	\$
(please comple	te Euclid Security Consulting application)			
Special Events -	Major Events such as sporting events or concerts	\$	\$	\$
Special Events -	- Minor Events such as weddings or business conferences	\$	\$	\$
Strike work or E	Imployee Termination Escort	\$	\$	\$
Traffic Control -	Highway	\$	\$	\$
Traffic Control -	Non-Highway	\$	\$	\$
Traffic Control -	- Funeral Escort	\$	\$	\$
Training Schools	s (3rd party students, NOT employees)	\$	\$	\$
(please comple	te Euclid Security Training Schools application)			
Truck Stops and	Gas Stations	\$	\$	\$
Manufacturing	Plants, Utility Facilities, Industrial, Trucking Terminals (Distribution), or Warehousing	\$	\$	\$
Other - Not Otherwise Classified Above:	Please Describe:	\$	\$	\$
GRAND TOTAL	L:	\$	\$	\$



Please provide additional information regarding your security guard operations as described below:				
Do client contracts or your post orders detain, or arrest?	include authority to stop, pursue, apprehend,	☐ Yes	□ No	
If yes, please describe:				
Does Applicant perform any work for the enforcement of location safety standard	ne screening of communicable diseases or ds related to communicable diseases?	□ Yes	□ No	
If yes, does this work involve hea	alth screening?	☐ Yes	□ No	
If yes, does this work involve tem	nperature checks?	☐ Yes	□ No	
If yes, does this work involve enf protection equipment requireme	orcement of capacity, social distancing, or personal ents?	☐ Yes	□ No	
If yes to any of the above, please	provide a copy of the contract(s) for these services.			
Does Applicant perform work at globall	y recognized buildings?	☐ Yes	□ No	
If yes, please list buildings and duties:				
Does Applicant perform work for any fe	deral, state, or local government?	☐ Yes	□ No	
If yes, please describe:				
	cilities where explosives are handled/stored, yer plants, or similar hazardous occupancies?	☐ Yes	□ No	
If yes, please list locations and duties:				
Does Applicant use firearms in your ope	erations?	☐ Yes	□ No	
If yes, are all armed personnel su checks?	bject to initial and ongoing criminal background	☐ Yes	□ No	
If yes, are all armed personnel pr states in which they carry firearn	roperly licensed and trained for firearms with the ns?	☐ Yes	□ No	
If yes, are copies of licenses mair are current and renewed as requ	ntained with procedures in place to ensure licenses irred?	☐ Yes	□ No	
If yes, does the company or emp	loyee own the firearm?	☐ Comp	oany 🗆 Employee	
If company owned, please describe your gun control and safety procedures:				



boes Applicant use tasers, stun guns, or any other non-lethal weapons in your operations?	⊔ Yes	⊔ No
If yes, please list all operations where used and describe training program:		
Does Applicant use golf carts, ATV's, Gators, or any other off road motor vehicle in your operations?	☐ Yes	□ No
If yes, how many are owned/leased?		
If yes, please describe type, use, and any applicable company policies:		
If yes, do you transport the public?	☐ Yes	□ No
If yes, are the off road motor vehicles equipped with lights?	☐ Yes	□ No
Are any animals used in your operations?	☐ Yes	□ No
If yes, please complete Fucility Security Animal Services Supplemental Application		
If yes, please complete Euclid Security Animal Services Supplemental Application Does the Applicant perform any work on Native American premises or sovereign land? estigator and Detective Operations	☐ Yes	□ No
Does the Applicant perform any work on Native American premises or sovereign land? estigator and Detective Operations		
Does the Applicant perform any work on Native American premises or sovereign land? estigator and Detective Operations Does Applicant perform polygraph administration services?	☐ Yes	□ No
Does the Applicant perform any work on Native American premises or sovereign land? estigator and Detective Operations		
Does the Applicant perform any work on Native American premises or sovereign land? estigator and Detective Operations Does Applicant perform polygraph administration services?		
estigator and Detective Operations Operations Operations Operations If yes, please describe:	☐ Yes	□ No



INVESTIGATOR/DETECTIVE OPERATIONS BREAKDOWN If no Investigator Operations, check here and move to next section						
22. Detective and Investigative Operations	ARMED INVESTIGATIVE PAYROLL Employees and 1099s	UNARMED INVESTIGATIVE PAYROLL Employees and 1099s	INSURED 3 rd PARTY SUBCONTRACTOR COSTS			
Investigations:						
Accident – Motor Vehicle	\$	\$	\$			
Arson	\$	\$	\$			
Child Custody / Missing Person	\$	\$	\$			
Computer Fraud	\$	\$	\$			
Corporate / Due Diligence	\$	\$	\$			
Criminal / Fraud	\$	\$	\$			
Debugging / Eavesdropping	\$	\$	\$			
Domestic Violence	\$	\$	\$			
Forensic Accounting	\$	\$	\$			
Identity Theft	\$	\$	\$			
Insurance / Litigation	\$	\$	\$			
Kidnap / Ransom	\$	\$	\$			
Matrimonial / Spousal	\$	\$	\$			
Sub Rosa	\$	\$	\$			
Undercover / Workplace Infiltration	\$	\$	\$			
Video Surveillance	\$	\$	\$			
Other Investigations: (please describe)	\$	\$	\$			
Records Checks and Screening:						
Background Checks	\$	\$	\$			
Credit Reports	\$	\$	\$			
Drug Testing	\$	\$	\$			
Genealogical Searches	\$	\$	\$			
Pre-Employment Screening	\$	\$	\$			



Records Checks	\$	\$	\$
Other Records/Screening: (please describe)	\$	\$	\$
Other Operations:			
	<u></u>	<u></u>	<u></u>
Bail Bonding	\$	\$	\$
Bounty Hunting	\$	\$	\$
Collections	\$	\$	\$
Executive Protection (high profile)	\$	\$	\$
Executive Protection (low profile)	\$	\$	\$
Expert Witness	\$	\$	\$
Polygraph Administration	\$	\$	\$
Process Service	\$	\$	\$
Repossession	\$	\$	\$
Security Consulting	\$	\$	\$
Please Describe:			
(Complete Euclid Security Programs "Security Consulting" Supplemental Application if over \$100,000)			
Security Training School* (for 3 rd Parties, NOT Insured's employees)	\$	\$	\$
Other: (please describe)	\$	\$	\$
GRAND TOTAL	\$	\$	\$

^{*(}Complete Euclid Security Programs "Security Training School" Supplemental Application)



GENERAL LIABILITY (w/ ERRORS & OMISSIONS)							
23. Coverage Limits Requested:		Occurrence:	\$		Aggregate:	\$	
24. Deductible Requested (Incl. A	LAE):	\$		•			
25. Please list the Applicant's Ge			•		_	• •	
years, including any periods with	out cov	/erage. ∐ (check	here if Applica	nt has	no prior cover	age)	
Name of Insurer	licy Period YYY to MM/DD/YYYY)	Limits of Liab	ility	Deductible	Premium		
(1		,,	\$Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
			\$ Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
26. Additional coverages requested:							
☐ Care, Custody, and Control		☐ Damage to Pr	operty		Limits: \$		
☐ Extended Property Damage		☐ W/Employee	Theft or Dishor	esty	Limits: \$		
☐ Additional Insured:		☐ Specific:			□ Blanket		
☐ Primary & Non-Contributory:		☐ Specific:			□ Blanket		
☐ Waiver of Subrogation:		☐ Specific:			□ Blanket		
☐ Per Location/Project Aggrega	te:	☐ Specific:			☐ Blanket		
☐ Employee Benefits Liability:		☐ W/Retro Date:			Limits: \$		
☐ Stop Gap (Single State - List):		☐ Stop Gap (Multiple States - List):			Limits: \$		
		Limites C			_		
☐ Hired and Non-Owned Auto*	:	Limits: \$					
EXCESS LIABILITY							
27. LIMITS REQUESTED:	\$1,000	0,000 🗆 \$2,000	,000 🗆 \$3,	000,00	00 🗆 \$4,000	,000 🗆 \$5,000,000	
28. Please list the Applicant's Experiods without coverage.		•	-	_) years, including any	
Name of Insurer (MI		licy Period (YY to MM/DD/YYYY)	Limits of Liak	oility	Deductible	Premium	
			\$Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
			\$Occ./\$	Agg	\$	\$	
			\$Occ./\$_	Agg	\$	\$	

^{*}Please note that if HNOA coverage is requested above, applicants will be required to separately complete Euclid Security Program's "Hired and Non-Owned Auto" supplemental application.



CARRIER POLICY POLICY	f N/A)					
TYPE POLICY NO. EFF DATE EXP DATE	LIMITS					
CSL EA. ACC.	\$					
AUTOMOBILE BI EA. ACC.	\$					
LIABILITY BI EA. PER.	\$					
PD EA. ACC.	\$					
EACH OCCURANCE	\$					
GENERAL AGG	\$					
GENERAL PROD & CO/OPS AGG	\$					
LIABILITY / E&O PERSONAL & ADV INJ	\$					
DAMAGE TO RENTED PREMISES	\$					
EACH ACCIDENT	\$					
LIABILITY DISEASE EACH EMPLOYEE	\$					
DISEASE POLICY LIMIT	\$					
EXPOSURES – EMPLOYERS' LIABILITY (If applicable)						
30. Is Applicant self-insured in any state?	□ Yes □ No					
If yes, please list states:						
31. Please list states where operations are conducted, where any premises are maintained, or where employees are otherwise subject to Workers' Compensation Regulations:						
otherwise subject to Workers' Compensation Regulations:						
	ELA					
	ELA					
32. Subject to:	ELA					
32. Subject to: EXPOSURES – AUTO LIABILITY (If applicable) 33. Are explosives, caustics, flammables or other dangerous cargo hauled?						
32. Subject to: EXPOSURES – AUTO LIABILITY (If applicable) 33. Are explosives, caustics, flammables or other dangerous cargo hauled? 34. Any units not insured by underlying policies?	□ Yes □ No					
32. Subject to: EXPOSURES – AUTO LIABILITY (If applicable) 33. Are explosives, caustics, flammables or other dangerous cargo hauled? 34. Any units not insured by underlying policies?	☐ Yes ☐ No ☐ Yes ☐ No					
32. Subject to: EXPOSURES – AUTO LIABILITY (If applicable) 33. Are explosives, caustics, flammables or other dangerous cargo hauled? 34. Any units not insured by underlying policies? 35. Are any vehicles leased or rented to others? 36. What is the Coverage Symbol for the Liability coverage under the Business/Commercial	☐ Yes ☐ No ☐ Yes ☐ No					
32. Subject to: EXPOSURES – AUTO LIABILITY (If applicable) 33. Are explosives, caustics, flammables or other dangerous cargo hauled? 34. Any units not insured by underlying policies? 35. Are any vehicles leased or rented to others? 36. What is the Coverage Symbol for the Liability coverage under the Business/Commercial Auto policy? 37. Do any employees use their personal vehicles for business purposes/company business?	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No					

AUTO FLEET								
ТҮРЕ		# OWNED	# NON- OWNED	# LEASED	PROPERTY HAULED	0-50 MI	50-200 MI	200 + MI
PRIVATE								
TRUCKS	LIGHT							
	MEDIUM							
	HEAVY							
	EX HEAVY							
TRUCKS/TRACTORS	HEAVY							
	EX HEAVY							
OTHER:								

INITIAL SUBMISSION REQUIREMENTS – Please provide the following

40. General Liability (w/ Errors and Omissions)

- Sample copies of contracts used with clients if applicable
- Sample copies of contracts used with subcontractors (subcontractor agreement) if applicable
- Carrier (and TPA if applicable) loss runs for the preceding 5 years (must be currently valued within past 60 days)
- Detailed description of all claims with more than \$25K incurred
- Owner(s) resume or background information if Applicant has been in business for less than 3 years
- Participant waivers for Training Schools or Polygraph Administration

41. Excess Liability

- If Standalone Excess Liability, same required information as General Liability (w/ Errors and Omissions)
- Carrier (and TPA if applicable) loss runs for the preceding 5 years (must be currently valued within past 60 days)
- Carrier (and TPA if applicable) loss runs underlying coverages for the preceding 5 years (must be currently valued within past 60 days)
- Copies of quotes or binders for underlying coverages (if bound, full underlying policy(ies) will be required post binding)

<u>For both GL and Excess</u> - Please provide a full list of clients, including a full list of client locations (addresses) where guards are posted at or patrol (template available).



FRAUD NOTICE

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. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, NJ, NM, NY, OH, OK, OR, RI, TN, VA, VT, WA or WV – see Additional Fraud Notices for these States below).

ADDITIONAL FRAUD NOTICES

NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO, RHODE ISLAND AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. 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.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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

NOTICE TO KANSAS APPLICANTS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

NOTICE TO 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 denial of insurance benefits.

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

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

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.



NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

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

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

The undersigned declares that to the best of his or her knowledge and belief the statements and representations made herein and in any attachments appended hereto and/or incorporated herein by reference are true and complete and that no material facts have been misstated, misrepresented, suppressed or concealed. The signing of this application does not bind the undersigned to purchase insurance, nor does review of the application bind any insurer to issue a policy. It is agreed, however, that this application shall be the basis of the contract should a policy be issued. If there is any material change in the answers to the questions provided herein or in any of the attachments appended hereto and/or incorporated herein by reference prior to the effective date of the insurance policy, the applicant must immediately notify the insurer in writing and the insurer reserves the right in such instance to modify or withdraw any quotation or binder that may have been issued. The undersigned also represents that he or she is authorized on behalf of the applicant to complete and sign this application on its behalf.

Applicant Name (Printed)	Applicant Title
Applicant Signature* * ELECTRONIC SIGNATURE AND ACCEPTANCE	Date
PRODUCER INFORMATION:	
Producer Name (Printed)	Producer Signature*

* ELECTRONIC SIGNATURE AND ACCEPTANCE

You can apply your signature to this form electronically by checking the Electronic Signature And Acceptance box below your signature line and by then either applying your electronic signature to this form or by typing your name above your signature line on this form. By doing so, you hereby consent and agree that your use of a key pad, mouse, keyboard or other device to accomplish the foregoing constitutes your signature, acceptance, and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand. Further, you agree that the lack of a certification authority or other third party verification will not in any way affect the validity or enforceability of your signature or any resulting contract.