

Podiatry Professional Liability Insurance Application

APPLICATION INSTRUCTIONS

NOTICE: THE POLICY FOR WHICH THIS APPLICATION IS MADE CONTAINS CLAIMS MADE COVERAGE WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE AGAINST THE "INSURED" DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD AND REPORTED TO THE UNDERWRITER IN ACCORDANCE WITH THE POLICY'S REPORTING PROVISIONS. PLEASE READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.

Prior to completing the attached application, please read and follow these instructions. Verify that all requested explanations and documents are attached, including current declarations page and policy, CV and currently valued loss runs.

- Please complete this form electronically or type/print clearly and answer all questions.
- If you do not purchase Prior Acts Coverage from us you will not have coverage through us for any claim or suit based upon the rendering of or failure to render professional services prior to the effective date of your policy, if issued. We strongly urge you to consult your broker to discuss continuity of coverage and the implications thereof.

		A	CCOUNT INFORM	MATION		
1.	Applicant Name					
	Other Names Used					
	Gender	☐ Male	☐ Female			
	Degree / Title					
	Birth Date (MM/DD/YYYY)					
	Federal DEA #					
	National Practitioner ID #					
2.	Home Address	Street:				
		City:		State:	Zip:	
		County:				
		Phone:		Fax:		
		Email:				
3.	Principal Office Address	Street:				
		City:		State:	Zip:	
		County:				
		Phone:		Fax:		
		Email:				
		Website:				

4.	Other Office Address	Street:				
		City:		State:	Zip:	
		County:				
		Phone:		Fax:		
		Website:				
5.	Type of Practice (check all that ap	ply):				
	☐ Individual (solo) Unincorporate	ed □Ind	ividual (solo) Corpora	tion □Partn	ership	
	☐Member of Multi-Person Corpo	oration or Asso	ociation	ployee of:		
	□Other (describe):			nt Contractor of:		
6.	List Federal Taxpayer Identification	n Number(s) a	and name(s) of Corpo	rate entity(ies):		
	Entity:					
	Entity:					
7.	Please list names of all other part			ependent contract	ors and employed pod	iatrists.
	(Indicate status of each and provi	de proof of co	verage for each).			
	Name:		Carrier:		Current Limits:	
	Name:					
	Name:		Carrier:		Current Limits:	
8.	List all states where the Applicant	is licensed:				
	State:	License #:				
	State:					
	Ctata					
	State:	License #.				
9.						
J.	Medical Specialty:			_ % of praction	e:	<u> </u>
	Sub -Specialty:			_ % of praction	e:	_
			CIAL AND EXPOSURE	DETAILS		
10.	Are you American Board Certified	,				□Yes □No
	Name of Specialty Board(s):					
	Date of Certification:	/ /				
11.	Are you American Board Certified	in your Sub-Sរុ	pecialty?			□Yes □No
	Name of Specialty Board(s):					
	Date of Certification:	/ /				

12.	Have you ever failed any Board Certification testing? If "Yes," please explain:							□Yes □No	
13.	Att	separate							
	a.	Have you ever Medicine, Boa	u ever been or are you currently being investigated by a State Board of Podiatric e, Board of Medical Quality Assurance, Narcotics Board or other licensing or ental regulatory agency?						
		If "Yes," provid	e copies of all acc	cusations, decisions, con	sent orders, e	tc.			
	b.			e medicine or your permi ed, placed on probation (□Yes □No	
	c.	Have you ever restricted or su		any hospital or other ins	titution deniec	l, reduced, revol	ked,	□Yes □No	
	d.	•	ibstance abuse, s	er been evaluated, treat exual addiction, anger m	•			□Yes □No	
	e.	Have you ever minor traffic vi		dicted, pled guilty to, or l	been convicted	d of any crime ot	ther than	□Yes □No	
	f.	Has your mem suspended or		ofessional society or asso	ociation ever b	een refused, ce	nsured,	□Yes □No	
	g.	Do you current diagnosed with your ability to p		□Yes □No					
	h.	Are you curren the extent that	drug to	□Yes □No					
	i.	Has any podiatany Medical As Commerce or I		□Yes □No					
	j.	Have you ever (e.g. Medicare	ram	□Yes □No					
14.	Tra	aining							
		odiatric Degree om (school):			D	ates:	to		
	C	ity:		State:		Country:			
	R	esidency/Prece							
	Н	ospital:			Dates:		to		
	C	ity:		State:		Country:			
	0	ther Residency/	Preceptorship Typ	pe:					
	Hospital: Dates: t					to			
	C	ity:		State:		Country:			

	Fellov	vship Training Type:					
	Hospital:			Dates:		_ to	
	City:		State:		Country:		
	Additional Medical Specialty training: <u>Location</u>		1	<u>-ype</u>		<u>Dates</u>	
15.	Do you	perform surgery:					
	a.	In your office?					□Yes □No
	b.	In any other non-hospital facility?					□Yes □No
		If "Yes," list the names and type of	facilities:				
		List the surgical procedures you pe	rform in your offic	ce or other nor	n-hospital facility:		
	c.	Is general anesthesia administered	d in any of the abo	ove non-hospit	al facilities?		□Yes □No
		If "Yes:" By You?					
		By Others?					□Yes □No □Yes □No
16.	Do you	treat or review the treatment of prise	on inmates?				□Yes □No
	If "Yes:	n					
	a.	What percentage of your practice?				-	%
	b.	Please explain and provide facilitie	s names:				
	c.	Is insurance provided by the above	facility?				□Yes □No
17.	Do you	practice as a professional or amateu	ur sports team ph	ysician?			□Yes □No
	If "Yes,						
	a. b.	What percentage of your practice? Describe duties, team names and to	type of sport:			-	%
	Б.	bescribe duties, team names and t	gype of sport.				
18.	-	perform medical legal evaluations?					□Yes □No
	If 'Yes,'						0/
	a. b.	What percentage of your practice? For whom?				-	%
	Bodily I	Our standard policy language provide Injury, sickness or disease, resulting tions" may generate claims of some o	from Professiona	I Services. The	erefore, "medical lega		

19.	Do you Native If "Yes:	□Yes □No	
	a.	What percentage of your practice?	%
	b.	Where?	
20.		associated in any capacity with, or do you have a financial relationship (ownership, investment pensation) with, any of the following:	
	a.	Any health care facility having bed and board accommodations?	□Yes □No
	b.	Any surgicenter, clinic, urgent care center, foundation, blood bank, laboratory, abortion clinic, birthing center, physical, occupational or speech-language therapy services, radiology/imaging services, radiation therapy services, durable medical equipment/supplies, prosthetic or orthotic devices/supplies, home health services, or outpatient prescription drugs?	□Yes □No
		If "Yes" to either of the above, are you: ☐ Owner (whole or part) ☐ Executive Officer ☐ Director of Ancillary Services Dept. ☐ Administrator ☐ Medical Director ☐ Committee Member ☐ Other (describe):	
	C.	Any other medically related business enterprise? If "Yes," please explain:	□Yes □No
21.	Are you	a podiatrist with teaching responsibilities?	□Yes □No
	If "Yes:	"	
	a.	Please explain:	
	b.	Is insurance coverage provided by this institution or facility?	□Yes □No
22.	Do you		
	a.	Work in any emergency room?	□Yes □No
	b.	If "Yes," is it required solely to maintain staff privileges? Provide any Locum Tenens services?	□Yes □No
	о. С.	"Moonlight" at any facilities?	□Yes □No
	d.	Provide any services at a hotel, spa or health club?	□Yes □No
	u.	If "Yes," to any of the above, please explain:	□Yes □No
23.	Do you If "Yes:	treat patients in any nursing home, skilled nursing facility or assisted living center?	□Yes □No
	What p	ercent of your practice?	%
		treat patients other than your own?	□Yes □No

24.	Are you a medical director of any facility?	□Yes □No
	If "Yes" what facility?	
	If "Yes" provide evidence of coverage for each facility.	
25.	Do you perform consultations outside the state of your primary office address, including but not limited to, the use of telecommunications technology as the medium for rendering medical services, medical opinions or medical advice (tele-medicine or internet medicine) or do you read, interpret or diagnose films, slides or specimens taken from patients residing in states other than your primary practice address? If "Yes:"	□Yes □No
	a. What percentage of your practice?	%
	b. Identify all states in which such patients reside:	
26.	Do you treat patients who reside outside the state of your primary office address?	□Yes □No
	If "Yes" what percentage of your practice?	%
	What states?	
27.	Do you have any other practice outside of what you are applying for coverage?	□Yes □No
	If "Yes:"	
	Name of Practice:	
	Name of Carrier:	
28.	List all locations where you have practiced in the last 10 years (include time period, group name and a	ddress)
20.		aa. 000/i
20.	Group Name Street/City/State	<u>During Years</u>
20.		
20.		
20.		
20.		
20.		
20.		
	Group Name Street/City/State	
29.	Group Name Street/City/State How many:	
	Group Name Street/City/State How many: a. Days do you work per week?	
	Group Name Street/City/State How many: a. Days do you work per week? b. Hours do you work per day?	
	Group Name Street/City/State How many: a. Days do you work per week? b. Hours do you work per day?	
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load?	
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load? What percent of your patients are:	During Years
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load?	
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load? What percent of your patients are: a. Over age 65?	During Years
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load? What percent of your patients are: a. Over age 65? b. Age 18 or younger?	
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load? What percent of your patients are: a. Over age 65? b. Age 18 or younger? c. Hospitalized patients? What percent of your practice involves: a. Diabetic patients	
29.	How many: a. Days do you work per week? b. Hours do you work per day? c. Surgical procedures do you perform each week? What is your average weekly patient load? What percent of your patients are: a. Over age 65? b. Age 18 or younger? c. Hospitalized patients? What percent of your practice involves:	

	Note: If employed by an entity, covera	Full-Time /	# Employed	Is Coverage	# of	Are they
		Part-Time	# Limployed	Desired?	Independent Contractors	Insured?
	Nurses (RN, LPN, LVN)					
	Technicians					
	Psychologists					
	Physical Therapists					
	Physicians Assistants**					
	Nurse Practitioners**					
	CRNA's**					
	Other (describe):					
	Other (describe): **If employed or contracted, please	submit a writ	ten evnlanation	of practice and	nrocedures performe	ad along with
	certificate of course completion and desired, please complete an Allied P	license numb ersonnel Prof	er. Provide pro	of of insurance if	insured elsewhere.	
١.	Do you advertise your podiatric praction	ce?				□Yes □
	If "Yes:"					
	a. In what state?					
	b. List medium(s) and frequency	of each:				
	c. Provide copies of advertisement yellow pages, on flyers, hande					
	Do you use experimental devices or de treatment or surgery or are you a princ				res or therapy in	□Yes□
	If "Yes," are the protocols IRB approve If "Yes" describe:	ed?				□Yes □
·.	Are you a "Covered Entity" under the F	Health Insura	nce Portability a	and Accountability	y Act of 1996	□Yes □
	If "Yes," have you implemented proce	dures to com	ply with the HIF	AA Privacy Rule?		□Yes □
<u>.</u>	Has your practice (e.g. specialty, proce	edures or pra	ctice environme	ent) changed in th	ne last five years?	□Yes □
•	If "Yes," please explain.	·		, 3	·	2100 2
.	Do you have a certificate to perform a	nkle surgery?)			□Yes □
3.	Do you use implants?					□Yes □
	If "Yes," what type and for what purpo	se?				
).	Do you perform any plastic or cosmeti	c surgery?				□Yes □
	If "Yes," list all procedures:					
	Do you perform procedures intended	o lengthen o	r shorten the le	g?		□Yes□
).	Do you perform any lower leg deformit	v correction i	procedures?			□Yes □
). 	Do you perform any lower leg deforming	y correction p				

42.	Please review each of the following classifications of coverage. After reviewing please check the appropriate class (Class I, Class II or Class III) that describes your practice.					
	□ Class I – No Surgery					
	Professional Liability Coverage does <u>not</u> apply to injury arising out of the rendering of or failure to render any Professional Service listed below, even if such Professional Services are otherwise within the scope of the Applicant's license to practice podiatry:					
	 any procedures performed at or above the level of the ankle joint; the administration of anesthesia other than topical or by means of local infiltration; assisting in the performance of any Podiatric surgical procedure: 					

- 4) the reduction of any fracture;
- 5) the use of lasers;
- 6) the performance of any procedure involving the cutting or penetration of any tissue, except:
 - (a) incision, and/or drainage of sebaceous cysts, abscesses or hematoma;
 - (b) curettage of verrucae;
 - (c) incision and removal of foreign body from the superficial or subcutaneous tissue;
 - (d) debridement of infected skin, abrasions or keratotic lesions;
 - (e) debridement, excision or avulsion of nail plate, excluding permanent removal except those procedures which involve the use of electrical or chemical cautery:
 - (f) needle penetration of the skin and blood vessels:
 - (g) treatment of burns except the local treatment of third degree burns;
 - (h) closed manipulative reductions of fractures of metatarsals and phalanges.

☐ Class II – Intermediate Surgery

Professional Liability Coverage does **not** apply to injury arising out of the rendering of or failure to render any Professional Service listed below, even if such Professional Services are otherwise within the scope of the Applicant's license to practice podiatry:

- 1) the treatment or reduction of compound fractures of the calcaneus or talus;
- 2) triple arthrodesis:
- 3) surgical procedures at or above the level of the ankle joint, which includes, but is not limited to, those parts of the tibia, fibula, their malleoli and their related structures;
- 4) surgical procedures at or above the level of the ankle joint involving arthroplasty, osteotomy, grafts, implants and arthrodesis;
- 5) surgical treatment of the muscles and tendons at or above the level of the ankle joint;
- 6) the administration of general anesthesia.

Coverage is provided for assisting in the performance of any Podiatric surgical procedure.

☐ Class III – Major Surgery

Professional Liability Coverage does **not** apply to injury arising out of the rendering of or failure to render any Professional service listed below, even if such Professional Services are otherwise within the scope of the Applicant's license to practice podiatry:

- 1) the administration of general anesthesia;
- 2) surgical procedures above the level of the ankle joint.

43.	3. Do you treat any podiatric conditions which fall outside the areas covered in your state's Podiatric Practice Act or do you assist in surgeries outside your state's Podiatric Practice Act (i.e. knee, hip, legs, etc.)?							
	If "	Yes,	' please explain	:				
44.	Do	you	use lasers?					□Yes □No
		-	' please answer	the following:				2.00 2.10
		a.	For what types	of treatment	do you use a Laser?			
		b.	How many time	es per week do	you perform Laser	surgery?		
		C.	Please indicate apply:	e the type of tr	aining you received i	n Laser surgery.	Please check all that	i e
			☐ Seminar	☐ Course	\square Hands on	☐ Preceptorsh	nip 🗆 Other	
		d.	Please specify	the name(s) o	f training program(s)	:		
			, ,	()				
4.5								
45.					ypes of anesthesia o where performed:	r do you perform	any of the following	procedures?
		,			·		Locations Where F	<u>Performed</u>
	(a)		puncture		□Yes □No	\square Hospital	\square Surgicenter	☐ Non-hospital facility
			es," for anesthe	esia?	□Yes □No	\square Hospital	\square Surgicenter	☐ Non-hospital facility
		Cau			□Yes □No	\square Hospital	☐ Surgicenter	☐ Non-hospital facility
	(c)	_	tal Block		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	` '		eral Anesthesia		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
			avenous Anesth		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	(f)	Loca	avenous Analges	Sia	□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	(g) (h)		ous Oxide		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	(i)		Blocks		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	(i)		Management		□Yes □No □Yes □No	☐ Hospital☐ Hospital	☐ Surgicenter☐ Surgicenter	☐ Non-hospital facility☐ Non-hospital facility
	U)		_	Pain Manage	ment Questionnaire	— Hospitai	□ Juigicentei	— Non-nospital facility
	(k)		pheral Nerve Bl		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	(I)	Spin	al Anesthesia		□Yes □No	☐ Hospital	□ Surgicenter	☐ Non-hospital facility
	(m)	Othe	er Anesthesia		□Yes □No	☐ Hospital	☐ Surgicenter	☐ Non-hospital facility
	If "Ye	s," s	pecify types:					
46.	Have	you	assumed super	visory duties o	ver any nurse anesth	netists?		□Yes □No

	CURRENT & REQUESTED COVERAGE Please attach a copy of your most recent declarations page and policy									
47.										
71.		Has any professional liability insurer ever canceled, declined or reduced coverage (i.e. reduced								
			ged rates or refused renewal)		reduced					
	If "Yes" please	e provide details:								
48.	Requested Eff	fective Date of Covera	age: Rec	uested Retroactive Da	ate of Coverage:					
49.	Do you intend	to purchase a report	ing endorsement (aka Tail Co	verage) from your curi	rent insurer?	□Yes □No				
	If "No," do you	ı wish to obtain Prior	Acts Coverage from us?			□Yes □No				
			please attach a copy of your i		ons page					
	and policy (Pri	ior Acts coverage is su	ubject to Underwriter approva	ı l)						
	List es alore etic		140 man beginning with		+					
50.	List malpraction Carrier	ce coverage for the pa	ast 10 years, beginning with y Policy Period	our current or most re	ecent carrier: Retroactive	Premium				
	Carrier	Lillinto	MM/DD/YYYY – MM/DD/YYYY	Occurrence	Date (if applicable)	Fielillulli				
		_								
51.		involved in any claim	CLAIMS HISTOR ntity or individual proposed for suit or medical incident that	or coverage under this		□Yes □No				
			ormation Form for each claim	, suit or medical incid	ent.					
	NOTE: WITHOUT	PREJUDICE TO ANY O	THER RIGHTS OR REMEDIES	OF THE UNDERWRITE	R, IT IS					
		•	EDICAL INCIDENT REQUIRED THE PROPOSED INSURANCE.		RESPONSE					
52.	-		ual proposed for coverage un		vare of	□Yes □No				
02.	any fact, circums	stance, situation, trans ould reasonably be fo	saction, event, act, error or or reseen to give rise to a claim	mission which they ha	ve reason to	Lifes Lino				
	If "Yes," please c		ormation Form for each fact,	circumstance, situatio	ın,					
				OF THE LINDEDWINE	D IT IC					
	AGREED THAT AN EVENT, ACT, ERR	NY CLAIM ARISING FR	THER RIGHTS OR REMEDIES OM ANY FACT, CIRCUMSTANO QUIRED TO BE DISCLOSED IN FURANCE.	CE, SITUATION, TRANS	SACTION,					

	CLAIMS INFORMATION FORM (Please make additional copies if needed)						
1.	Name of Patient:			2. Age:	3. Gender:	□м	□F
4.	Your relationship to patient:						
5.	Date of Incident:	6. Date	Reported to Carrier:	7	7. Location:		
8.	Insurance Carrier(s):						
9.	Other Defendant(s):						
10.	Plaintiff's Counsel:						
11.	Defendant's Counsel:						
12.	Status: Incident Only	☐ Suit	☐ Closed	If Closed	, Date Closed:		
	Amount Paid: Allegation(s) (as stated by patic		☐ Settlement	☐ Judgen	nent		
13.							
14.	Did you, or was it alleged that	you, modified, de	estroyed or changed a	ny medical record	ls related to this claim?	□Yes	∐No
15.	Condition and diagnosis at tim	e of treatment:					
16.	Dates and description of treati	ment rendered:					
17.	Condition of patient subseque	nt to treatment (include DATES & FOLI	OW UP TREATME	NT):		
	I HEREBY DECLARE THE ABOV	E INFORMATION	IS COMPLETE AND T	RUE TO THE BEST	OF MY KNOWLEDGE AN	ID BELIEF	
Sign	ature: X				Date:		

FRAUD WARNINGS

Any person who knowingly and with intent to defraud any insurance company or another person, files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be guilty of committing a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

ALABAMA AND 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.

ARKANSAS, MINNESOTA AND OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she 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, which is a crime.

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: WARNING: It is a crime to provide false or misleading information to any insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, any 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.

KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud an insurance company or other person files an application for insurance containing any 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, NEW MEXICO, RHODE ISLAND APPLICANTS 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 civil fines and criminal penalties.

MAINE, 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 may include imprisonment, fines or a denial of insurance benefits.

MISSOURI APPLICANTS: Any person commits a "fraudulent insurance act" if such person knowingly 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 oral or written statement including computer generated documents as part of, or in support of, an application for the issuance of, or the rating of, an insurance policy for commercial or personal 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 if such person conceals, for the purpose of misleading another, information concerning any fact material thereto.

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.

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 AND TEXAS APPLICANTS: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of 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 the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) no more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of 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 attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

SIGNATURE AND AUTHORIZATION

The undersigned, as authorized agent of all individuals and entities proposed for this insurance, declares that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. For Florida accounts, the preceding sentence is replaced with the following: The undersigned, as authorized agent of all individuals and entities proposed for this insurance, represents that, to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this Application and any attachments or information submitted with this Application (together referred to as the "Application") are true and complete. The information in this Application is material to the risk accepted by us. If a policy is issued it will be in reliance upon the Application, and the Application will be the basis of the contract.

We will maintain the information contained in and submitted with this Application on file and along with the Application will be considered physically attached to, part of, and incorporated into the policy, if issued. For North Carolina, Utah and Wisconsin accounts, this Application and the materials submitted with it shall become part of the policy, if issued, if attached to the policy at issuance.

We are authorized to make any inquiry in connection with this Application. Our acceptance of this Application or the making of any subsequent inquiry does not bind you or us to complete the insurance or issue a policy.

The information provided in this Application is for underwriting purposes only and does not constitute notice to us under any policy of a Claim or potential Claim.

If the information in this Application materially changes prior to the effective date of the policy, you must notify us immediately and we may modify or withdraw any quotation or agreement to bind insurance.

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.

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Applicant Name			
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