

GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



FISHING AND HUNTING LODGE APPLICATION

SUBMISSION REQUIREMENTS

- All brochures describing any and all services; or website address above.
- The liability waiver/hold harmless agreement you require your guests to sign, if applicable.
- Currently valued insurance company loss runs for the current policy period plus 3 prior years, if unavailable, provide a no loss letter signed by the insured.
- ACORD forms for other lines requested (Property, Inland Marine, Crime, etc.)

GENERAL INFORMATION

Named Insured:
 Principal Contact:
 Mailing Street Address:
 Mailing City: State: Zip:
 Location Street Address:
 Location City: County: State: Zip:
 Phone Number: Fax Number:
 Website: www.
 Business Form: Corporation Partnership Individual LLC Other:
 Effective Date:
 Limit of Liability requested: \$300,000 Occurrence
 \$500,000 Occurrence
 \$ 1,000,000 Occurrence

1. Do you operate any other businesses from this location? Yes No
(List information below for each business, use a separate sheet to list information if necessary)
 If yes, type of entity:
 Corporation Partnership Individual LLC Other:
 Description of other business:

PRIOR CARRIER INFORMATION

	Insurance Carrier	Limits of Liability	Premium
Last Year		\$	\$
Two Years Ago		\$	\$
Three Years Ago		\$	\$

ADDITIONAL INSURED, if necessary use another sheet of paper

Name	Complete Address	Interest

PRODUCING INSURANCE AGENT

AGENCY:
 CONTACT:
 ADDRESS:
 TELEPHONE: FAX:
 E-MAIL:

THIS IS AN APPLICATION FOR INSURANCE. THIS IS NOT A BINDER OF INSURANCE.

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 8501 Turnpike Drive, Suite 200 ▪ Westminster, CO 80031
 Toll Free: 800-849-9288 ▪ Phone: 303-428-5400 ▪ Fax: 303-428-5900
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PROPERTY SECTION	N/A
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Premises Information

- | | | |
|---|-----|--------------|
| 1. Is your location within 50 miles of the Gulf of Mexico or the Atlantic Ocean? | Yes | No |
| 2. What is the Fire Protection Class of your location? | | |
| 3. Distance to fire station? | | Miles |
| 4. Is the responding fire department staffed or volunteer? | | |
| 5. Distant to fire hydrant? | | Feet |
| 6. Are there other fire control water sources available?
Pool Pond / Lake Water Tank Other: | | |
| 7. Is your location prone to grass fires and/or forest fires? | Yes | No |
| 8. Are there buildings at your facility with limited access due to forest, terrain or season? | Yes | No |
| 9. Are your buildings located in heavily wooded areas? | Yes | No |
| 10. Is the clearing from forest / wooded areas greater than 150 feet? | Yes | No |
| 11. Is your business operational year round?
If no, provide the number of months you are operational? | Yes | No
Months |
| 12. Are your buildings occupied year round? | Yes | No |
| 13. If no, is there a caretaker on site? Yes No or contracted? | Yes | No |
| 14. If no, are buildings winterized? | Yes | No |

Building Information

- | | | |
|--|------------|----------|
| 1. Are there smoke alarms in all corridors and bedrooms? | Yes | No |
| 2. What type of smoke alarms are installed? Battery Hardwired | | |
| 3. Do any buildings have cooking facilities? | Yes | No |
| 4. Do any buildings have wood burning fireplaces and/or woodstoves?
If yes, list building numbers: | Yes | No |
| If yes, are the chimneys and flues cleaned annually? | Yes | No |
| 5. Do any buildings have any ACTIVE knob & tube and/or aluminum wiring?
If yes, list building numbers: | Yes | No |
| 6. Do you have power generating equipment?
If yes, is it 100% for emergency use only?
List the size of each unit (in HP and KW): | Yes
Yes | No
No |

LODGING SECTION (Guest Quarters)	N/A
----------------------------------	-----

1. Total number of units for guest rental:
2. Number of RV spaces / tent sites:
3. Maximum guest capacity is:

ACTIVITIES INFORMATION

Actual Total Receipts for Prior 12 Months:	\$			
Estimated Total Receipts for Next 12 Months:	\$			
Activities Conducted	# of Guides	# of Units	User Days	Revenues
Guided Fishing				\$
Hiking/Backpacking				\$
Hunting				\$
Lodging/Cabin Rentals				\$
Horseback Riding				\$
Hay, Sleigh or Wagon Rides				\$
Shooting Range – Rifle or Pistol				\$
Bike Rentals				\$
Mountain Bike Riding				\$
Boating				\$
Sea Kayak Tours/Rentals				\$
Water skiing				\$

Activities Conducted	# of Guides	# of Units	User Days	Revenues
Jet Skis or Wave Runners				\$
River Tubing				\$
Whitewater Rafting				\$
Cross Country Skiing				\$
Dog Sled Tours				\$
Downhill Skiing				\$
ATV's				\$
Snowmobiles				\$
Paintball				\$
Climbing Wall				\$
Rock Climbing				\$
Youth Camps or Programs				\$
Club Members		Members		\$
Acreage – Leased		Acres		
Acreage – Owned				
Archery Range		Stations		\$
Range (Rifle & Pistol) – indoor		Lanes		\$
Range (Rifle & Pistol) – outdoor		Lanes		\$
Sporting Clay		Lanes		\$
Trap & Skeet				\$
Big Game Hunting				\$
Upland Bird Hunting				\$
Waterfowl Hunting				\$
Lakes or Ponds				\$
Boats				\$
Farming: Crops, Livestock				\$
Clubhouse		Sq.Ft.		\$
Lodging				\$
Restaurant				\$
Liquor Sales				\$
Retail Store				\$
Docks and Piers				
ATV – guided				\$
ATV – unguided				\$
Youth Programs				\$
Other(describe):				\$
Check all that apply to your operation:				
For Profit	Not-for-Profit	Open to Public	Private Membership	

OPERATIONS INFORMATION

- | | | |
|--|-----|-------|
| 1. Do you require your guests to sign a liability waiver? | Yes | No |
| 2. How many years have you been in business? | | Years |
| 3. If you are a new venture, how many years of prior experience? | | Years |
| 4. Are any operations conducted outside of the United States? | Yes | No |
| 5. Do you hire guides as sub-contractors? | Yes | No |
| If yes, for what activities? | | |
| If yes, do you obtain proof of insurance? | Yes | No |
| 6. List safety procedures and/or attach safety guidelines: | | |

KITCHEN OPERATIONS

- | | | |
|--|-----|----|
| 1. Do you have an automatic extinguishing system over the cooking surface? | Yes | No |
|--|-----|----|

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- | | | |
|--|-----|----|
| 2. Do you have automatic fuel shut-off to stove? | Yes | No |
| 3. Is there a maintenance contract to clean your duct system? | Yes | No |
| 4. Do you have one or more fire extinguishers? | Yes | No |
| 5. Do you have any deep fat fryers? | Yes | No |
| 6. Is there a restaurant, bar or lounge on the premises? | Yes | No |
| If yes, is it open to the general public? | Yes | No |
| 7. What are your annual liquor sales? | \$ | |
| 8. What are your annual restaurant sales, not including liquor? | \$ | |
| 9. Of restaurant & liquor sales, what percentage is from people NOT lodging at the resort? | | % |
| 10. What is the restaurant seating capacity? | | |

SERVICE OPERATIONS	N/A
--------------------	-----

- | | | | |
|---|------------------------|-----|----|
| 1. Do you host any of these events? | Annual Revenues | | |
| Weddings | Yes | No | \$ |
| Conferences | Yes | No | \$ |
| Special Events, describe: | Yes | No | \$ |
| 2. Do you provide the catering at these functions? | | Yes | No |
| 3. Do you provide the liquor at these functions? | | Yes | No |
| If no, do you collect certificates from the caterers that work on your premise? | | Yes | No |
- If you are requesting Liquor Liability you must complete the Liquor Liability Supplemental Application*

RETAIL OPERATIONS	N/A
-------------------	-----

- | | | | |
|--|-----------|------------|----|
| 1. Do you have retail operations for any of the following? | | | |
| General Store | Pro Shop | Restaurant | |
| Liquor Store | Gift Shop | Fuel Sales | |
| 2. What are your total gross sales from retail operations? | | | \$ |

POOL AND SWIMMING AREAS	N/A
-------------------------	-----

- | | | |
|---|-----|----|
| 1. How many of each: Pools Lakes Other: | | |
| Are all swimming pools and spas compliant with Virginia Graeme Baker Pool and Spa Safety Act? If no, provide time table and action plan: | Yes | No |
| 2. Are your swimming facilities open to the general public? | Yes | No |
| 3. Fenced? | Yes | No |
| 4. Diving board? | Yes | No |
| 5. Locking gate? | Yes | No |
| 6. Is the depth of pool marked? | Yes | No |
| 7. Are life rings or buoys provided? | Yes | No |
| 8. Lifeguard on duty? | Yes | No |
| 9. Pool rules posted? | Yes | No |
| 10. Is there signage "No life guard, swim at your own risk, no diving"? | Yes | No |
| 11. Do you have a water trampoline? | Yes | No |
| 12. Do you have a waterslide? | Yes | No |
| If yes, what is the length & height of slide? Length: / Height: | | |

DOCK INFORMATION

- | | |
|---|-------------|
| 1. Number of docks? | |
| 2. Number of boat slips? | |
| Complete the questions below only if property coverage is requested. | |
| 3. Construction: Frame Metal Floating Fixed Roofed | Age: |
| If roofed, has proper engineering for wind / snow loads been assessed? | Yes No |
| 4. Does the water around your dock freeze? | Yes No |
| If yes, what date on average? | |
| 5. Are the docks removed? | Yes No |

WATERCRAFT LIABILITY SECTION N/A

Boat Schedule (if necessary use another sheet of paper)

Year	Make & Model	Length	HP	OB/IB/IO	# Pass	Guided	
						Yes	No
						Yes	No
						Yes	No
						Yes	No

WATERCRAFT GENERAL INFORMATION N/A

- What type of operation do you have?
 - Boat Rentals Fishing Trips Tube or Canoe Rentals Hunting
 - Other(describe):
- On what bodies of water does use take place?
 - Rivers Lakes Ocean Bays/Inlets
- If rivers, what classes are boated:
 - Class I Class II Class III Class IV Class V
- Are life vests (PFD's) required? Yes No
- Are life vests (PFD's) provided? Yes No

CANOE, KAYAK AND/OR RIVER TUBING INFORMATION N/A

Boat Type	Maximum Number Used	Average Number Used
Canoes		
Kayaks		
Tubes		

- What percent of your operations are unguided %
- Number of guides?

HUNTING SECTION N/A

- What percentage of your hunting operations are unguided? %
- What type of game is being hunted?
 - Elk Deer Exotics Bear Turkey Upland Birds
 - Hogs Alligators Waterfowl Other:
- Are tree stands used? Yes No
 - Do you use any of the following to transport hunters? If yes, how many?
 - ATVs:
 - Horses:
 - Snowmobiles:
 - Boats:
 - Other unlicensed vehicles:

EXPOSURE INFORMATION

Use of helmets on ATVs is	mandatory	frequent	rare	nonexistent	N/A
Use of muzzleloaders is	frequent	rare	nonexistent	prohibited	
Use of pistols is	frequent	rare	nonexistent	prohibited	
Use of modified weapons is	frequent	rare	nonexistent	prohibited	
Tree stand use is	frequent	rare	nonexistent		
Tree stand safety harness use is	mandatory	frequent	rare	nonexistent	
Heavy equipment use is (Tractors, bulldozers, etc.)	frequent	rare	nonexistent		
ATV, Hunting Buggy, Argo use is	frequent	rare	nonexistent		
Snowmobile use is	frequent	rare	nonexistent		
Sponsored youth events are	frequent	rare	nonexistent		
Members sign liability waivers	mandatory	frequent	rare	nonexistent	N/A

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Guests sign liability waivers	mandatory	frequent	rare	nonexistent	N/A
Clients sign liability waivers	mandatory	frequent	rare	nonexistent	N/A

SHOOTING RANGE SECTION	N/A
-------------------------------	------------

- | | | |
|--|-----------|----|
| 1. Is a rangemaster / supervisor on premise during shooting hours? | Yes | No |
| 2. What is the minimum age of an unsupervised shooter? | Years Old | |
| 3. Is the premise secured and locked when not operating? | Yes | No |
| 4. Are range rules and safety guidelines posted in a conspicuous manner? | Yes | No |
| 5. What is the maximum distance of ranges? | Yards | |
| 6. What type and kind of backstop or berm is used?
Describe: | | |

EQUINE SECTION	N/A
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Ride Information

- | | | |
|--|-----------------------|--------|
| 1. Total number of horses available for guest riding: | | |
| 2. Maximum number of horses in use for guest riding at any one time: | | |
| 3. Average number of horses in use for guest riding at any one time: | | |
| 4. What is the youngest rider you will allow on a horse? | Years Old | |
| 5. Do you offer the use of helmets? | Yes | No |
| 6. Do you ever allow double riding? | Yes | No |
| 7. What percentage of your guest ride: Western Saddle: | % vs. English Saddle: | % |
| 8. What percentage of your horse operations are: Unguided: | % vs. Guided: | % |
| 9. What is the maximum guide to guest ratio? | Guides to | Guests |
| 10. Do you operate pony rides? | Yes | No |
| If yes: Trail Ride Riding Ring Hand Led | | |
| 11. What is the youngest rider you will allow on a pony? | Years Old | |
| 12. Do you require guest to complete a physical fitness information form prior to riding? | Yes | No |
| 13. Do you pre-screen guest riders and determine ability prior to riding? | Yes | No |
| 14. Do guides carry with them any communication device (2-way radio, cell phone, etc.?) | Yes | No |
| 15. Do you conduct a pre-ride safety briefing with guests? | Yes | No |
| 16. Do you provide a written safety manual of procedures to all staff members? | Yes | No |
| 17. Do you ever participate in parades or community celebrations with your horses? | Yes | No |
| 18. Lists reasons why you would decline a person from riding (health, age, weight, alcohol, general, pregnancy): | | |

ACCOUNT INFORMATION	
----------------------------	--

- | | | |
|--|-----|----|
| 1. Do you board horses for a fee? | Yes | No |
| If yes, how many? | | |
| 2. Do you teach or allow your guests to participate in: | | |
| Dressage Inoculations Barrel Racing Horse Jumping | | |
| Horse Racing Team Penning Hay Rides Roping Cattle | | |
| Cattle Drives Sleigh Rides Branding Cattle Handling Livestock | | |
| Buckboard/ Buggy Rides | | |
| 3. Are guests allowed to handle, rope or brand livestock? | Yes | No |
| 4. If you conduct cattle drives, what is the number of: | | |
| Wranglers to Riders Maximum Duration: Maximum Distance: | | |
| 5. If your ranch conducts a Rodeo / Gymkana, describe what activities your guests can participate in: | | |

GUIDE INFORMATION			
Name	Age	Years Experience	First Aid Qualifications

LOSS HISTORY		
Date	Description of Incident	Amount Paid/Reserved
		\$
		\$
		\$

1. Do you have knowledge of any incident which may lead to a claim? Yes No
 If yes, please describe:

FRAUD NOTICE STATEMENTS

NOTICE TO 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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF ALASKA APPLICANTS: "A PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY FILES A CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE PROSECUTED UNDER STATE LAW."

RESIDENTS OF 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."

RESIDENTS OF ARIZONA APPLICANTS: "FOR YOUR PROTECTION ARIZONA LAW REQUIRES THE FOLLOWING STATEMENT TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF FLORIDA RESIDENTS 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."

RESIDENTS OF KANSAS APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON 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, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY 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 WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF 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."

RESIDENTS OF 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."

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RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF MINNESOTA APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF OHIO APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF OKLAHOMA APPLICANTS: "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."

RESIDENTS OF 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) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF TEXAS APPLICANTS: IF A LIFE, HEALTH AND ACCIDENT INSURER PROVIDES A CLAIM FORM FOR A PERSON TO USE TO MAKE A CLAIM, THAT FORM MUST CONTAIN THE FOLLOWING STATEMENT OR A SUBSTANTIALLY SIMILAR STATEMENT: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON."

RESIDENTS OF 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."

RESIDENTS OF 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 MAY INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS."

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RESIDENTS OF 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."

Name (Please Print/Type)

Title

(MUST BE SIGNED BY THE PRESIDENT CHAIRMAN OR CEO)

Signature

Date

Produced By: (Section to be completed by Producer/Broker)

Producer

Agency

Producer License Number

Agency Taxpayer ID or SS Number

Address (Street, City, State, Zip)