

Nonprofit Application



AmTrust North America
An AmTrust Financial Company

*To be able to save this form after the fields are filled in, you will need to have Adobe Reader 9 or later. If you do not have version 9 or later, please download the free tool at: <http://get.adobe.com/reader/>.

Submit appropriate ACORD forms with this application. Use additional page to answer questions full, if necessary.

Part I – Organization profile

Name of organization: _____

Mailing address: _____

City: _____ State: _____ Zip: _____

Phone _____ Fax _____ Website _____

Executive director Phone _____ Email _____

Insurance contact Phone _____ Email _____

Loss Control contact Phone _____ Email _____

Is your organization a 501(c)3? Yes No Year organization established: _____

Is each building listed on the accompanying ACORD form owned by your organization? Yes No

If no, provide leasing contract and indicate building insurance interest:

Total number of nonduplicated clients served for all operations annually: _____

Client age groups: 0-5 yrs. _____ 6-12 yrs. _____ 13-19 yrs. _____ 20-65 yrs. _____

Percentage of clients with disabilities: Emotional _____ % Physical _____ % Developmental _____ %

Has your organization discontinued any programs in the last five (5) years? Yes No

Does your organization plan to carry out any mergers in the next 12 months? Yes No

Is your organization accredited by the Council on Accreditation (COA)? Yes No

List other accreditations, licenses, professional organizations, and associations:

Explain any revocation, suspension, or denial of your organization's license or accreditation in the last five (5) years:

Describe any liability claims or incidents that have happened in the last ten (10) years. Include events paid and not paid involving your organization, its officers, employees, volunteers, independent contractors, or foreign agents.

Explain any cancellation or nonrenewal of any insurance coverage in the last five (5) years:

Does your organization have accident insurance?

Yes No

Insurance carrier: _____ Policy number: _____

Limits of coverage: \$ _____ Term of coverage: _____

Staff Profile (indicate number)	No. of Employees		No. of Volunteers		No. of Independent Contractors	
	FT	PT	FT	PT	FT	PT
Executives, Management, Supervisors						
Administrative, Clerical, Data Entry, Filing						
Maintenance, Service, Janitorial						
Drivers						
Interns						
Social Workers, Caseworkers						
Counselors						
Residential On-Site Staff						
Teachers	Child Care, Preschool, Head Start, Montessori					
	Kindergarten – Grade 8					
	Grades 9 – 12					
	Other (developmental training, etc.)					
Teacher's Aides						
Therapists	Occupational					
	Physical					
	Speech					
RNs and LPNs						
Nurse Practitioners						
Psychologists						
Phlebotomists						
Physicians, Medical Doctors						
Psychiatrists						
Homemaker Services						
Other (describe)						
Other (describe)						
Other (describe)						
TOTAL						

Social Worker and Caseworker level of education (Associate, BA/BS, MA/MS, MSW, etc.): _____

Social Worker and Caseworker licenses (LSW, LCSW, LCPC, etc.): _____

List staff positions trained in emergency medical procedures:

Prior to hire, does your organization do the following?

(Indicate yes or no)

	Employees	Volunteers	Independent Contractors
Obtain a completed employment application	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check personal or business references	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check education credentials	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check national sex offender public registry	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Conduct criminal background check	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Conduct federal fingerprint check	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retain pre-employment records in a personal file	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

After hire, does your organization do the following?

(Indicate yes or no)

	Employees	Volunteers	Independent Contractors
Conduct new-hire orientation	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Review your organization's policies and procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Review written job description and provide copy to new hire	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Review emergency procedures, first aid, and building evacuation	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Instruct staff to recognize signs of physical and sexual abuse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Review child abuse and neglect laws	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

What is your annual employee turnover rate? _____

Do volunteers sign release agreements in favor of you organization?

Yes No

Describe the duties volunteers perform for your organization:

Describe the methods used to screen volunteers and independent contractors:

List each independent contractor your organization utilizes, for example: medical staff, transportation services, caterers, etc.

Does your organization have a signed written agreement with each independent contractor specifying their status as an independent contractor and not as an employee?

Yes No

Do written agreements specify the services to be provided?

Yes No

Has each contractor provided your organization with a certificate of insurance detailing proof of insurance for services rendered? (attach certificate of insurance for each contractor)

Yes No

Does your organization require and confirm independent contractors carry insurance that names your organization as an additional insured? (attach certificates of insurance)

Yes No

If yes, how often are certificates of insurance updated? _____

Are governmental licenses for each independent contractor verified?

Yes No

If yes how often are contractors' licenses verified? _____

Part II – Hired and Non-Owned Auto

Check this box if this section does not apply to your organization

Number of full-time and part-time employees who use their own vehicle in the course of business: _____

Number of full-time and part-time volunteers who use their own vehicle in the course of business: _____

Describe how employee- and volunteer-owned vehicles are used in your organization:

For staff who drive, does your organization do the following? (Indicate yes or no)

	Employees	Volunteers	Independent Contractors
Prior to hire, check motor vehicle records (MVRs)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prior to hire, obtain copy of driver's license	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
After hire, provide driver training and safety instruction	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
After hire, update motor vehicle records (MVRs) annually	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Collect evidence of personal auto insurance annually	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, limits of liability coverage your organization requires	\$	\$	\$
Prohibit texting and use of cell phones while driving	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Require at least two staff be present to transport five or more clients	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

What driver selection criteria does your organization use to allow staff to drive for you?

Is each vehicle listed on the accompanying ACORD form titled to your organization? Yes No

Does your organization rent or lease vehicles? Yes No

If yes, indicate: Frequency _____ Duration: _____ Vehicles used out of state? Yes No

In whose name are vehicles rented or leased? the Organization the Individual

Part III – Professional Liability

Coverage for your professional staff including social workers, counselors, therapists, psychologists, teachers, and medical professionals with incidental medical exposures

Check this box if this section does not apply to your organization

Is your current professional liability coverage on a claims-made basis? Yes No

If yes, complete chart.

Coverage Profile	Occurrence or Claims-made	Retroactive Date	Is this coverage needed now?
General Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Sexual Abuse Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Social Work Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Foster Care Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Counseling Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Medical Professional Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No
Teachers' Liability			<input type="checkbox"/> Yes <input type="checkbox"/> No

Medical Services Profile	Number of beds	Number of clients served	Number of staff		Days and hours of operation
			FT	PT	
Medical Clinic					
Laboratory					
Hospital, Infirmary					
Overnight Medical Services					
Visiting nurse Services					
Hospice					
Home Healthcare Services					
Other					
TOTAL					

Describe any medical services your organization provides:

Does your organization have a physician or medical doctor acting as medical director for any operation? Yes No

Does your organization require and confirm that employees, volunteers, and independent contractor medical professionals hold a valid and unlimited license to practice medicine in the State, hold an unrestricted DEA permit, and be a Medicaid/Medicare participant? Yes No

Does your organization require and confirm that employee-, volunteer-, and independent contractor-medical professionals carry primary medical professional liability insurance? (attach proof of primary medical professional liability insurance for each medical professional) Yes No

Part IV – Sexual Abuse Liability

Check this box if this section does not apply to your organization

Does your organization have written policies and procedures that prevent and detect physical and sexual abuse? (attach policies and procedures) Yes No

If yes, how often are procedures reviewed with staff? _____

Describe training provided to staff to help them recognize signs of physical, sexual, and emotional abuse:

Describe the procedure for reporting suspicions of inappropriate conduct:

Does your organization report known or suspected incidents of abuse, molestation, or misconduct to police authorities? Yes No

Are clients instructed to report instances of sexual abuse, molestation, and misconduct? Yes No

Does your organization have a public response plan to address allegations of abuse? (attach plan) Yes No

Are at least two staff required to be present at all times with a client in your care? Yes No

Is any counseling or mentoring conducted off premises, for example in a client's home? Yes No

Is any counseling or mentoring conducted outside normal office hours? Yes No

Part V – Residential

Use additional page to list more locations, if necessary

Check this box if this section does not apply to your organization

Facility Profile	ACORD form location no. _____	ACORD form location no. _____	ACORD form location no. _____
Occupancy	<input type="checkbox"/> Apartments <input type="checkbox"/> Group Home <input type="checkbox"/> Shelter <input type="checkbox"/> Other (describe) _____	<input type="checkbox"/> Apartments <input type="checkbox"/> Group Home <input type="checkbox"/> Shelter <input type="checkbox"/> Other (describe) _____	<input type="checkbox"/> Apartments <input type="checkbox"/> Group Home <input type="checkbox"/> Shelter <input type="checkbox"/> Other (describe) _____
Facility license			
Number of awake staff			
Number of residents			
Number of nonambulatory residents			
Number of elevators			
Elevator maintenance agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Smoke detectors in each unit and in common areas	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Battery <input type="checkbox"/> Hardwired	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Battery <input type="checkbox"/> Hardwired	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Battery <input type="checkbox"/> Hardwired
Fire drills conducted	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented
Carbon monoxide detectors	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Scalding prevention controls	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Apartments

Number of rental units			
All units occupied?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Average occupancy rate			
Tenants	Clients <input type="checkbox"/> Yes <input type="checkbox"/> No the Public <input type="checkbox"/> Yes <input type="checkbox"/> No	Clients <input type="checkbox"/> Yes <input type="checkbox"/> No the Public <input type="checkbox"/> Yes <input type="checkbox"/> No	Clients <input type="checkbox"/> Yes <input type="checkbox"/> No the Public <input type="checkbox"/> Yes <input type="checkbox"/> No
Leases required (attach copy)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tenants required to participate in social service programs	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Eviction procedures in place	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of evictions in last three (3) years			
Is parking provided?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Surface <input type="checkbox"/> Underground No. of vehicles _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Surface <input type="checkbox"/> Underground No. of vehicles _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Surface <input type="checkbox"/> Underground No. of vehicles _____
Who maintains premises (cleaning, maintenance, etc.)?			

Group Home or Shelter

Total number of beds			
Does facility typically operate at maximum capacity?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Resident age range			
Average length of stay			
Bed checks	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____ <input type="checkbox"/> Documented
Do supervisors conduct random unannounced visits?	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No How often? _____

What criteria does your organization use to qualify residents to enter your facilities?

What criteria does your organization use to evict residents from your facilities?

Part VI – Fundraiser or Special Event

Use additional page to list more locations, if necessary

Check this box if this section does not apply to your organization

Name of event:		
Description of activities:		
Location:		
Date and time:		
Expected attendance:	\$	\$
Admission fee/donation per person:		
Estimated total receipts:		
Will alcohol be served?	<input type="checkbox"/> Beer and wine only <input type="checkbox"/> Full bar <input type="checkbox"/> No alcohol served	<input type="checkbox"/> Beer and wine only <input type="checkbox"/> Full bar <input type="checkbox"/> No alcohol served
Describe controls in place to prevent excessive and underage alcohol consumption:		
Are certificates of insurance provided by independent contractors for the following?	General liability <input type="checkbox"/> Yes <input type="checkbox"/> No Liquor liability <input type="checkbox"/> Yes <input type="checkbox"/> No	General liability <input type="checkbox"/> Yes <input type="checkbox"/> No Liquor liability <input type="checkbox"/> Yes <input type="checkbox"/> No
List for whom your organization must provide additional coverage on your policy for this event:		
List organizations and independent contractors on whose insurance policy your organization is listed as an additional insured for this event:		

Part VII – Court Appointed Special Advocate

Check this box if this section does not apply to your organization

Number of CASA volunteers: _____ Average CASA volunteer caseload: _____

Number of supervisors working with CASA volunteers: Yes No

Maximum number of children each CASA volunteer is permitted to handle at one time: Yes No

Does your organization allow CASA volunteers to transport clients? Yes No

Describe your organization's CASA volunteer screening procedure:

Is your organization a member of the National Court Appointed Special Advocate Association? Yes No

Has your organization's CASA program been granted legal authority to operate?
If yes, attach applicable State statute, executive or judicial order, or court ruling. Yes No

Does your organization's CASA program have a written agreement with the juvenile or family court in the jurisdiction where your CASA volunteers serve? Yes No

If yes, indicate jurisdiction where your CASA program operates and provide a copy of the agreement: _____

Attach a copy of your CASA program procedure with respect to conflicts of interest and HIPAA compliance as regards a CASA volunteer and the child for whom they advocate.

Part VIII – Attachments

Submit the following documentation with this application

Organization Profile

- ACORD Commercial Insurance Application
- ACORD Property Section
- ACORD Commercial General Liability Section
- Brochures
- Mission statement
- Annual report
- Newsletters
- Loss history for the last five (5) years
- Audited year-end financial statement
- If organization is a startup or new business, executive director's résumé
- If organization is a startup or new business, projected budget or pro forma financial statement
- Organization chart
- Independent contractor certificates of insurance
- Statement of values or ACORD Statement/Schedule of Values

Hired and Non-Owned Auto

- ACORD Business Auto Section
- ACORD Vehicle Schedule
- ACORD Commercial Auto Driver Information Schedule

Professional Liability

- Primary medical professional liability certificate of insurance for each medical professional

Sexual Abuse Liability

- Physical and sexual abuse detection and prevention policies and procedures
- Abuse allegation public response plan

Residential

- Apartment lease

Fundraiser or Special Event

- Independent contractor certificates of insurance for event

Court Appointed Special Advocate

- State statute, executive or judicial order, or court ruling granting your organization legal authority to operate
- Jurisdictional operating agreement
- CASA program policies and procedures

The undersigned is an authorized agent of the persons and organization proposed for this insurance and hereby declared that to the best of his or here knowledge the statements herein are true and complete. Signing this document does not bind the insurance carrier to provide coverage. Any quote or policy issued is made in reliance on the answers supplied herein.

This form has been completed by:

Signature

Date

Name

Title

Phone

Email

This account has been submitted by:

Producer name

Insurance Agency

Email

Fraud Notice

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.

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 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 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.

NOTICE TO NEBRASKA 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.

NOTICE TO 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.

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

NOTICE TO 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.

NOTICE TO 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.

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 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."

Submit Application to:

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