

BED & BREAKFAST/RESORTS APPLICATION

P.O. Box 5670 Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051

GENERAL INFORMATION

Has your business had any changes in ownership over the past 3 years? If so please provide details: Has your business filed for bankruptcy and/or been in receivership within the last 3 years? Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? If yes, please provide dates, coverage and explanation:	Date of survey:	Insurance Renewal Date:	Date proposal needed:		
Clounty: County: Cou	Legal Name of Organization: _				
Mailing Address:			FEIN:		
County: County: County: County: Telephone: Fax: County: Fax: Contact Title: E-Mail Address: E-Mail					
County: Telephone: Fax: County Telephone: Fax: Contact Name: Contact Name: Contact Name: Contact Name: Contact Name: E-Mail Address:	Mailing Address:				
Telephone:	Location Address.				
Telephone:	Location Address:				
Contact Title: Website Address: INSURANCE AGENT INFORMATION Agent's Name: Name of Agency: Address: Telephone: Fax: E-mail address: Telephone: Fax: E-mail address: Telephone: If yes, for how long? Carrier Name? Is the account Sub-Brokered? If yes, please indicate Agency Name: BUSINESS INFORMATION Which best describes the organization (please check one): Bed & Breakfast Country Inn Destination Resort Description of organization: Sole Proprietorship Peartnership Corporation Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days If yes oplease provide details: Has your business had any changes in ownership over the past 3 years? If so please provide details: Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? If yes, please provide dates, coverage and explanation: If yes	Tolonhono		•		
NSURANCE AGENT INFORMATION					
Agent's Name: Name of Agency: Address: Telephone: Fax: E-mail address: Do you currently write this account? If yes, for how long? Is the account Sub-Brokered? If yes, please indicate Agency Name: BUSINESS INFORMATION Which best describes the organization (please check one): Bed & Breakfast Country Inn Destination Resort Description of organization: Sole Proprietorship Partnership Corporation Other Years in operation: Minimum Requirement: 3 Years in Operation) Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days If so please provide details: Has your business filed for bankruptcy and/or been in receivership within the last 3 years? If yes, please provide dates, coverage and explanation: If yes, please provide dates, coverage and explanation:					
Agent's Name: Name of Agency: Address: Telephone: Fax: E-mail address: Do you currently write this account? Yes No If yes, for how long? Carrier Name? Is the account Sub-Brokered? Yes No If yes, please indicate Agency Name: BUSINESS INFORMATION Which best describes the organization (please check one): Bed & Breakfast Country Inn Destination Resort Lodge Other (please describe): Description of organization: Sole Proprietorship Partnership Corporation Other Years in operation: (Minimum Requirement: 3 Years in Operation) Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days Is your business currently up for sale? Has your business had any changes in ownership over the past 3 years? If so please provide details: Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? Yes If yes, please provide dates, coverage and explanation: If yes, please provide dates, coverage and explanation:	Website Address.		E-iviali Addi 633.		
Name of Agency:	INSURANCE AGENT INFORM	MATION			
Name of Agency:	Agent's Name:				
Address:					
Telephone:					
If yes, for how long? Carrier Name? Is the account Sub-Brokered?					
Is the account Sub-Brokered?	Do you currently write this acco	ount? Yes No			
BUSINESS INFORMATION Which best describes the organization (please check one): Bed & Breakfast Country Inn Destination Resort Lodge Other (please describe): Description of organization: Sole Proprietorship Partnership Corporation Other Years in operation: (Minimum Requirement: 3 Years in Operation) Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days Is your business currently up for sale? Yes N Has your business filed for bankruptcy and/or been in receivership within the last 3 years? Yes N Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? Yes N If yes, please provide dates, coverage and explanation:	If yes, for how long?		Carrier Name?		_
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Which best describes the organization (please check one): Bed & Breakfast	If yes, please indicat	te Agency Name:			
Bed & Breakfast	Business Information				
Bed & Breakfast	Which best describes the orga	nization (please check one):			
Description of organization: Sole Proprietorship Partnership Corporation Other Years in operation: (Minimum Requirement: 3 Years in Operation) Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days Is your business currently up for sale? Yes New Yes		-	stination Resort		
Years in operation:	ŭ	·			_
Total # of Guides/Outfitters: Total # of Guests expected this year: Average trip duration: days Is your business currently up for sale?					
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Has your business had any changes in ownership over the past 3 years? If so please provide details: Has your business filed for bankruptcy and/or been in receivership within the last 3 years? Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? If yes, please provide dates, coverage and explanation:			: Average trip duration: days		
If so please provide details: Has your business filed for bankruptcy and/or been in receivership within the last 3 years? Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? If yes, please provide dates, coverage and explanation:	· · · · · · · · · · · · · · · · · · ·				∐ No
Has any insurance carrier cancelled, declined or refused to renew any insurance within the past 3 years? If yes, please provide dates, coverage and explanation:	, , , , , , , , , , , , , , , , , , ,			☐ Yes	∐ No
If yes, please provide dates, coverage and explanation:	Has your business filed for bar	nkruptcy and/or been in receivership wi	thin the last 3 years?	☐ Yes	☐ No
Are you a member of any state or regional association?	,		. ,	Yes	☐ No
				Yes	☐ No
If yes, please list:	If yes, please list:				

LOCATION INFORMATION

Please complete and attach a property ACORD application if property	coverage is des	sired.	
What fire control water sources are available?			
☐ Fire Hydrant ☐ Pool ☐ Pond/Lake ☐	Water Tank	Other, please specify:	
Are there buildings at your facility with limited access due to forest, terrain	or season?	Yes	☐ No
Are your buildings located in heavily wooded areas?		Yes	☐ No
Is the clearing from forest/wooded areas greater than 150 feet?		Yes	☐ No
Are your buildings occupied year round?		Yes	☐ No
If no, is there a caretaker on site?		Yes	☐ No
If no, are buildings winterized?		Yes	☐ No
Are there smoke alarms in all corridors and sleeping quarters?		Yes	□No
Is your building equipped with sprinklers?		Yes	□No
Is there emergency lighting in all corridors and sleeping quarters?		Yes	□No
Do you have two means of egress from all floors?		Yes	□No
Do any buildings have wood burning fireplaces and/or woodstoves?		Yes	□No
If yes, list location numbers:			
Do any buildings have any ACTIVE Knob & Tube and/or Aluminum wiring?	•	Yes	☐ No
If yes, list location numbers:			
Do you allow smoking inside your buildings?		Yes	□No
Cooking Facility Information			
Do you have an automatic extinguishing system over the cooking surface?		Yes	☐ No
Do you have automatic fuel shut-offs to stoves?		☐ Yes	☐ No
Do you have deep fat fryers?		Yes	☐ No
Do you have a hood and duct system?		Yes	☐ No
If yes, is there a formal maintenance contract in place?		Yes	☐ No
Do you have fire extinguishers readily available?		Yes	☐ No
Dock Information			
If requesting property coverage for docks please provide pictures and answ	ver the following o	juestions:	
Indicate the number of Docks			
Indicate the number of Boat Slips			
Does the water around your dock freeze?		Yes	☐ No
Are the docks removed?		Yes	☐ No

CGL	LIMITS	OF.	INICI	IDΔN	ICE
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Each Occurrence/General Aggregate	\$300,000/\$600,000	\$500,000/\$1 million		
	\$1 million/\$2 million	\$1 million/\$3 million		
Damage to Rented Premises	\$100,000			
Medical Payments	\$5,000			
Employee Benefits Liability**	\$300,000/\$600,000	\$500,000/\$1 million		
(claims made only)	\$1 million/\$2 million Retroactive Date:	\$1 million/\$3 million		
**Employee Benefits Liability not av	ailable in MT, NY and TX			
CERTIFICATES OF INSURANCE & A	DDITIONAL INSUREDS			
List any entities that need Certificates (For Additional Insureds, describe their		sured endorsements for liability coverage		
Loc. No.	Name & Addres	SS	Certificate of Insurance	Additional Insured
Describe Interest				
Describe Interest				
Operations				
Is your business open year round?			Yes	□No
If no, provide the number of mo	onths you are open?			
Do you or a manager live on the premi	se?		Yes	☐ No
If yes, is there separate homeo	wners or tenants coverage i	in place?	Yes	☐ No
If no, please complete the Pers	onal Liability Supplement.			
Is staff on premise while guests are pre	esent?		☐ Yes	☐ No
If no, are guests provided with	emergency contact informat	ion?	☐ Yes	☐ No
Do you have any dogs on the premise	(other than those owned by	your guests)?	☐ Yes	☐ No
If yes: What breed(s)?	<u> </u>			
Are your dogs ever allow	wed into guest areas or arou	und guests?	☐ Yes	☐ No
Do you allow your guests to bring pets	?		Yes	☐ No
Is there a formal maintenance program	n for the grounds and public	traffic areas?	Yes	☐ No
Do you sell alcohol? If yes, please complete and atta	ach the Liquor Supplement.		Yes	☐ No

SUBCONTRACTOR INFORMATION

Does the organization hire subcontractors?			Yes	□No
If yes, are certificates of insurance obtained from all subcontracto	rs?		Yes	☐ No
Please describe the work performed by all subcontractors and indicate	the annual cost for this work:			
Work Performed Cost	\$			
Work Performed Cost	\$			
List Safety Procedures and attach safety guidelines:				
ACTIVITIES CONDUCTED				
Expiring Policy estimated total receipts: \$				
Next 12 month's estimated total receipts: \$				
Do you require guests and/or visitors to sign an acknowledgment of ris	k or liability waiver?		Yes	☐ No
Activities Conducted	Guided	Revenue		
☐ ATV/Snowmobile Operations (complete section below)		\$		
☐ Cross Country Skiing/Snowshoeing				
☐ Day Care/Babysitting Operations				
☐ Downhill Skiing				
☐ Hay/Sleigh/Wagon Rides (complete section below)				
☐ Hiking/Backpacking				
☐ Horseback Riding/Rodeo (complete section below)				
☐ Mountain Biking/Road Cycling (complete section below)				
☐ Mountain/Rock Climbing				
Pools/Swimming Areas (complete section below)				
Restaurant/Snack Bar (complete section below)		\$		
Retail Operations (complete section below)		\$		
☐ Special Events (complete section below)		\$		
☐ Tour Operations (complete section below)		\$		
☐ Watercraft (complete section below)		\$		
What activities, other than those identified above, are conducted or take	te place at your business?			
If guided services are provided, please answer the following:				
What is the minimum experience level of your guides?	Years			
Have your guides received first aid training?			Yes	□No
Do your guides carry a means of communication (cell phone, 2	-way radios, etc.)?		Yes	□No

ATV/SNOWMOBILE **O**PERATIONS

What percentage of your ATV/Snowmobile operations is unguided?%		
Do you rent or supply ATVs/Snowmobiles to your guests?	Yes	☐ No
Are helmets required?	☐ Yes	☐ No
Are helmets provided to your guests?	☐ Yes	☐ No
Do you conduct a pre-ride safety briefing with guests?	Yes	☐ No
Is there a formal maintenance program for owned ATVs/Snowmobiles?	Yes	☐ No
Do you provide mechanical service and/or sell mechanical parts for non-owned ATVs/Snowmobiles?	☐ Yes	☐ No
Do you provide trailer hitch fabrication or installation?	Yes	☐ No
Hay/Sleigh/Wagon Rides		
Ride Type:	Other:	
Conveyance Type:		
Rides take place on: Public Roads Public Areas Private Land (your premise)		
Maximum Number of Passengers:		
Are rides operated and/or supervised by employees?	☐ Yes	☐ No
HORSEBACK RIDING/RODEO INFORMATION		
What percentage of your riding operations is unguided? %		
What is the total number of horses available for guest riding?		
What is the youngest rider you will allow on a horse? years old		
Do you require the use of helmets for all riders age 12 and under?	☐ Yes	☐ No
Do you ever allow double riding?	☐ Yes	☐ No
Do you operate pony rides?	Yes	☐ No
If yes, is the pony hand led?	☐ Yes	☐ No
What is the youngest rider you will allow on a pony? years old		
Do you ever participate in parades or community celebrations with your horses?	☐ Yes	☐ No
Do you board horses other than those owned by yourself or your guests?	Yes	☐ No
Do you hold rodeos or other competitive events?	☐ Yes	☐ No
If yes, do you allow your guests to participate?	☐ Yes	☐ No
Do you conduct cattle drives?	☐ Yes	☐ No
If yes, what is the wrangler to rider ratio? /		
Do you allow your guests to rope or brand cattle?	☐ Yes	☐ No
Do you conduct a pre-ride safety briefing with guests?	☐ Yes	☐ No
Do you provide a written safety manual outlining procedures to staff members?	Yes	☐ No
List any reasons why you would decline a person from riding (health, age, alcohol, etc).		

MOUNTAIN BIKING/ROAD CYCLING INFORMATION

What percentage of your cycling operations is unguided? % Do you rent or supply bicycles to your guests? Are helmets required? Are helmets provided to your guests? Do you conduct a pre-ride safety briefing with guests? What percentages of tours are: Off-road: % On-road: %	☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes☐ Yes	☐ No ☐ No ☐ No ☐ No
POOL & SWIMMING AREAS		
How many of each: Pools Lakes/Ponds Other: please specify:		
Are your swimming facilities open to the general public?	Yes	☐ No
Are pool areas fenced?	Yes	☐ No
If yes, does it have a childproof, self-locking gate?	Yes	☐ No
Are all other swimming areas roped off or clearly defined?	☐ Yes	☐ No
Is the depth of the swimming area clearly marked?	Yes	☐ No
Are life rings or buoys provided?	Yes	☐ No
Is there a lifeguard on duty?	☐ Yes	☐ No
If no, is there a sign indicating "No lifeguard, swim at your own risk, no diving"?	☐ Yes	☐ No
Is a trained employee available for emergencies?	☐ Yes	□No
Do you have any diving boards?	☐ Yes	□No
Do you have a waterslide?	☐ Yes	☐ No
If yes, what is the length & height of the slide? Length Height		
RESTAURANT/SNACK BAR OPERATIONS		
What best describes your food establishment?		
☐ Snack Bar Only ☐ Restaurant with Table Service ☐ Restaurant without Table Service		
Do you sell alcohol?	☐ Yes	☐ No
If yes, please complete the Liquor Supplement.		
If yes, what percent of restaurant sales is generated from the sale of alcohol? %		
What percent of sales are generated from non-lodging patrons?		

RETAIL OPERATIONS

What is the total value of retail inventory? \$		
What type of inventory do you sell? (Check all that apply):		
☐ General Merchandise ☐ Baked/Homemade Goods ☐ Souvenirs ☐ Sporting Goods	Other:	
Do you import directly from any foreign manufacturers?	☐ Yes	☐ No
If yes, please provide certificates of insurance evidencing foreign manufacturer's products liability insurance	nce.	
In U.S. dollars, what is the limit of their products liability insurance? \$	<u>—</u>	
Do you obtain certificates of insurance for products liability insurance from U.S. manufacturers of your products?	Yes	☐ No
If yes, please provide copies of certificates.		
If No, it is essential that you make every attempt to.		
Are you a "Vendor" on the Products Liability Insurance carried by the U.S. manufacturers of your products?	Yes	☐ No
If yes, please provide copies of certificates.		
If No, it is essential that you make every attempt to.		
What other types of retail operations take place at your business?		
Do you hold any of the following events? (Please check all the apply) Banquets Conferences Weddings/Reunions Other, please specify: Do you provide the catering at these functions? Do you sell alcohol at any of these functions? If yes, please complete the Liquor Supplement	☐ Yes ☐ Yes	□ No
Tour Information		
What types of tours are provided? (Check all the apply)		
Historic Scenic Other:		
What modes of transportation are used? (Check all the apply)		
☐ ATVs/Snowmobiles ☐ Boat ☐ Bus/Vehicle ☐ Hiking ☐ Horses ☐ Ot	her:	
What is the tour guide to guest ratio?/		

WATERCRAFT

What percentage of your watercraft operation	ns is unguided?	%					
On what type of water does use take place?	(Please check all	that apply	·).				
☐ Rivers ☐ Lakes/Ponds	Ocean 🗌	Bays/Inlet	S				
If use takes place on rivers, what is the river	classification(s)?						
☐ Class I ☐ Class II ☐	Class III 🔲 C	Class IV	☐ Class	V			
Are life vests/personal floatation devices red	juired?					Yes	☐ No
Are life vests/personal floatation devices pro	vided to your gues	sts?				Yes	☐ No
Do you permit water skiing with the use of y	our watercraft?					Yes	☐ No
Do you provide, rent, lease or operate any p	ersonal watercraft	t? (IE: Jet	Skis, Sea-I	Doos and/or Wa	verunners)	☐ Yes	□No
Non-Motorized Watercraft							
Boat Type	Number Used						
☐ Canoes/Kayaks							
Row Boats/Paddle Boats							
☐ Float Tubes/Rafts							
Motorized Watercraft							

Year	Make & Model	Length	НР	OB/IB/IO	# Pass	Guest Operated
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						☐ Yes ☐ No
						Yes No

^{**}If physical damage/hull coverage is required, please attach the applicable ACORD application**

Desired Lir	nit of Insurance (maximum \$5 million):		
Liability, \$1	e that the minimum underlying limits are \$1 million per occurrence/\$2 million annual aggregate for Comm million CSL for Auto Liability, and \$1million bodily injury by accident/\$1 million bodily injury by disease/\$ policy limit for Employers Liability if provided.	ercial Gene 1 million bo	eral dily injury
	cate the following underlying coverage information for Employers Liability. If this information is not prostability coverage will not be included.	ovided, Exc	cess
Insurer*: _	Policy Number:		
	Policy Period:		
	Employers Liability (Coverage B) Limits: \$ Boo	dily Injury by	y Accident
	\$ Bo	dily Injury b	y Disease
	\$ BI by	Disease P	olicy Limit
*Excess E	mployers Liability is subject to approval of the insurer providing the underlying coverage.		
Addition	al Coverages Available		
For Busine	ss Automobile, Commercial Crime and/or Inland Marine, please attach applicable ACORD applications.		
Premium			
I KLIVIIOIVI	THISTORY		
	licate the Total Account Premium for the past 3 years.		
	(current year)		
	\$ (1st prior year)		
Carrier(s):			
01-! 11			
Claims H	istory		
Have there	been any claims or losses in the last five years:	☐ Yes	□No
made agai	use indicate all known claims and losses for the past five years, and any pending incidents that could rest the organization. Include the date of loss, a short description of the claim, the status of the claim (units paid or reserved.*		
DOL	Description	Status	Amount

*Attach separate pages if needed. Provide the carrier loss runs if available

SUBMISSION REQUIREMENTS

Attachments to this application must include the following:

- A complete drivers list with driver names, license numbers, dates of birth and date of hire (if auto coverage requested).
- All available brochures.
- Copies of waivers currently in use.

A quotation will not be offered if the attachments are not included with the application.

APPLICATION SIGNATURES & STATE FRAUD STATEMENTS

APPLICABLE IN ARIZONA - ARIZONA FRAUD STATEMENT

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.

APPLICABLE IN ARKANSAS - ARKANSAS FRAUD STATEMENT

Any person or entity who willfully and knowingly makes any material false statement or representation for the purpose of obtaining any benefit or payment, or for the purpose of defeating or wrongfully decreasing any claim for benefit or payment or obtaining or avoiding workers compensation coverage or avoiding payment of the proper insurance premium, or who aids and abets for either of said purposes, under this chapter shall be guilty of a Class D felony.

APPLICABLE IN CALIFORNIA - CALIFORNIA FRAUD STATEMENT

For your protection California law requires the following to appear on this form: Any person who knowingly presents 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.

APPLICABLE IN COLORADO - COLORADO FRAUD STATEMENT

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.

APPLICABLE IN DELAWARE - DELAWARE FRAUD STATEMENT

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

<u>APPLICABLE IN IDAHO – IDAHO F</u>RAUD STATEMENT

Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

APPLICABLE IN INDIANA - INDIANA FRAUD STATEMENT

Any person who knowingly, and with intent to defraud an insurer, files a statement of claim containing false, incomplete or misleading information commits a felony.

APPLICABLE IN KENTUCKY - KENTUCKY FRAUD STATEMENT

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.

APPLICABLE IN LOUISIANA - LOUISIANA FRAUD STATEMENT

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 quilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN MAINE - MAINE FRAUD STATEMENT

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 or a denial of insurance benefits.

APPLICABLE IN MARYLAND - MARYLAND FRAUD STATEMENT

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

APPLICABLE IN MINNESOTA - MINNESOTA FRAUD STATEMENT

A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

<u>APPLICABLE IN NEBRASKA – NEBRASKA FRAUD STATEMENT</u>

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 the person to criminal and civil penalties.

<u>APPLICABLE IN NEW HAMPSHIRE - NEW HAMPSHIRE FRAUD STATEMENT</u>

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in R.S.A. 638.20.

APPLICABLE IN NEW JERSEY - NEW JERSEY FRAUD STATEMENT

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

APPLICABLE IN NEW MEXICO - NEW MEXICO FRAUD STATEMENT

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.

APPLICABLE IN NEW YORK - NEW YORK FRAUD STATEMENT

Other than Auto: 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 violation.

Auto: Any person who knowingly makes or knowingly assists, abets, solicits, or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, 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 value of the subject motor vehicle or stated claim for each violation.

APPLICABLE IN OHIO - OHIO FRAUD STATEMENT

Any person who, with the 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.

APPLICABLE IN OKLAHOMA - OKLAHOMA WARNING

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.

APPLICABLE IN OREGON - OREGON FRAUD STATEMENT

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 the person to criminal and civil penalties.

APPLICABLE IN PENNSYLVANIA - PENNSYLVANIA FRAUD STATEMENT

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.

APPLICABLE IN TENNESSEE - TENNESSEE FRAUD STATEMENT

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.

APPLICABLE IN UTAH - UTAH FRAUD STATEMENT

For your protection, Utah law requires the following to appear on this form: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

APPLICABLE IN VERMONT - VERMONT FRAUD STATEMENT

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 the person to criminal and civil penalties.

APPLICABLE IN VIRGINIA - VIRGINIA FRAUD STATEMENT

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.

APPLICABLE IN WASHINGTON - WASHINGTON FRAUD STATEMENT

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.

APPLICABLE IN WEST VIRGINIA - WEST VIRGINIA FRAUD STATEMENT

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 quilty of a crime and may be subject to fines and confinement in prison.

GENERAL FRAUD STATEMENT

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 THE PERSON TO CRIMINAL AND CIVIL PENALTIES. (Not applicable in CO, FL, HI, MA, NE, OK, OR, or VT; in DC, LA, ME, TN, VA, and WA, insurance benefits may also be denied).

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS APPLICATION AND THAT THE INFORMATION PROVIDED IN THIS APPLICATION, INCLUDING ANY ATTACHMENTS, IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature:	Date:
Name and title (please print):	
Insurance Broker's Signature	Date:
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