



Beazley Remedy New Business Management Liability Application

THE APPLICABLE LIMITS OF LIABILITY AND ARE SUBJECT TO THE RETENTIONS.
PLEASE READ THIS POLICY CAREFULLY.

Please fully answer all questions and submit all requested information. Terms appearing in bold face in this Application are defined in the Policy and have the same meaning in this Application as in the Policy. If you do not have a copy of the Policy, please request it from your agent or broker. This Application, including all materials submitted herewith, shall be held in confidence.

1. ORGANIZATIONAL INFORMATION:

Applicant Name:		Years in Business	
Principal Address:			
Primary Business Activity:		SIC Code/NAICS Code	
Total Assets			
Annual Revenue			
Number of beds			
Business Organization: For Profit Corporation ___ Partnership ___ Limited Liability Corporation ___			
Not-For-Profit Tax Exempt Corp ___ Not-For-Profit Taxable Corp ___ Publicly Traded ___ Other ___			

If Applicant is a subsidiary of another company, please provide the name of the Parent Company:

Has the Applicant received a going concern opinion from an auditor? Yes No

2. COVERAGE INFORMATION:

	D&O	EPL	Fiduciary	Regulatory Liability
Current:				
Limit				
Retention				
Premium				
Insurer				
Policy Period				
Requested:				
Limit				
Retention				
Effective Date				

APPLICANTS IN MISSOURI: DO NOT ANSWER THE FOLLOWING QUESTION.



Have any of the Applicant's current liability insurers indicated intent not to offer renewal terms? Yes No

If yes, please attach details.

3. DIRECTORS AND OFFICERS COVERAGE
Please complete only if applying for this coverage:

A. Please list all subsidiaries including ownership by percentage:

Subsidiary Name	Applicant's Ownership Percentage	Nature of Business
	%	
	%	
	%	

Attach additional page if necessary.

B. Is the Applicant a party to any joint venture arrangements or partnership agreements? Yes No

If yes, please attach details.

C. Shareholder Information:

Total Number of Shareholders:		
Shareholders:	% Voting Shares Owned:	Board Representation Yes/No

D. How many employed lawyers (in-house counsel) does the Applicant employ? _____

E. If the Applicant is a tax exempt organization, are there any challenges to the tax exempt status pending or anticipated by any party, private or governmental? Yes No

If yes, please explain: _____

F. Does the Applicant perform any peer review and/or credentialing? Yes No

If yes, have any providers been removed or disqualified from the Applicant's panel in the last 12 months? Yes No

If yes, how many and for what reason? _____

G. Has there been any change in the board of directors or senior management over the last 12 months? Yes No

If yes, please explain. _____



H. Has Applicant within the past 24 months completed or agreed to, or does it contemplate in the next 12 months, any of the following:

If yes, please attach details.

	Next 12 months	Past 24 months
1. A merger, acquisition, creation, divestiture, or tender offer of or for any entity, plant, office, subsidiary, branch or division?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Sale, distribution or divestiture of any assets or stock other than in the ordinary course of business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Reorganization or arrangement with creditors under federal or state law?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Any registration for a public offering or private placement of securities? If yes, please attach a copy of the Prospectus or other document.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Any breach or violation of any debt covenant or loan agreement or any other material contractual obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

I. Antitrust: *If additional room is needed please attach*

1. Does the Applicant control more than 20% of inpatient services for the Applicants geographical area? Yes No

If yes, what percentage? _____

2. Does the Applicant contract with more than 20% of the physicians in any given field of practice within the Applicant's geographical service area? Yes No

If yes, what percentage? _____

3. Does the Applicant control more than 20% any specialty services within the Applicant's geographical area? Yes No

If yes, please explain: _____

4. Has the Applicants market share by bed, specialty or physician count increased by more than 15% in the past 24 months? Yes No

5. How many providers with similar service offerings are located within the Applicants geographic footprint? _____

6. Do you have exclusive contracts with any hospitals or service providers? Yes No

7. Do you have any provider agreements that contain non-compete clauses? Yes No

8. Does the Applicant have any provider or commercial payor agreements that contain most favored pricing clauses? Yes No

If yes, please explain: _____

9. Have any acquisitions been abandoned in the past 3 years? Yes No

If yes, please explain: _____

10. Has the Applicant ever been the subject of any inquiries by the Federal Trade Commission? Yes No

If yes, please explain: _____

11. Are all acquisitions reviewed by outside counsel for antitrust compliance? Yes No

If no, please explain: _____

4. REGULATORY COVERAGE *Please complete only if applying for this coverage:*

****For higher than 1M limit please complete our new business regulatory application:*

A. Does the Applicant have a Medical Billings or Chief Compliance Officer? Yes No

If yes, what has been the length of service? _____

Who does this individual report to? _____

How often does the medical billings or compliance officer report to the board? _____

How many full time employees of the Applicant are dedicated to compliance? _____

B. Is there a formal compliance program in place? Yes No

If yes, when was it implemented? _____

When was it last updated? _____

1. Has the governing board formally approved this plan? Yes No

2. Does the Applicant perform internal audits and compliance analysis on medical billing? Yes No

3. Does the Applicant have external compliance and billing analysis performed? Yes No

If yes, please provide the name of the outside firm. _____

4. Does the Applicant maintain a hotline to receive complaints concerning incorrect billing procedures or any other compliance concerns? Yes No

If yes, how many hotline calls are reported per month? _____

5. Has the Applicant developed and implemented regular compliance education and training programs? Yes No

If yes, how often are they performed? _____



6. Does the Applicant conduct medical necessity analysis? Yes No
7. Does the Applicant screen employment Applicants and existing employees against the government's excluded provider list? Yes No
8. Is any billing performed by a third party billing company? Yes No
If yes, who? _____

C. Percent of Revenues Derived From: Medicare___ Medicaid___ Commercial Payor___ Self Pay___

5. EMPLOYMENT PRACTICES LIABILITY COVERAGE
Please complete only if applying for this coverage:

- A. Does the Applicant have a full time Human Resources Department Manager? Yes No

Human Resources Manager contact information:

Name:	Phone:	Email:
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- B. Total number of Employees of Applicant including all Subsidiaries and all, doctors, medical staff, leased/seasonal employees and independent contractors: .

Please provide the number of total Employees in the following categories:

	Current Year	Previous Year
Full Time:		
Part Time:		
Volunteers:		
Employed Physicians: (Not included above)		
Independent Contractors:		
Percentage of terminated: (involuntary)		
Percentage of resigned: (voluntary)		
Layoffs:		

- C. What percentage of employees are union members? _____

- D. Number of employees that are in the following salary ranges (salary includes bonuses and commissions):

\$50,000 or less:	
\$50,000 - \$100,000:	
\$100,000 - \$150,000	
\$150,000 - \$250,000	
\$250,000 and above:	



E. Locations of Applicant by state or country (if foreign) and number of employees for each State or Country: (attach schedule if necessary)

State or Country	# of Employees	# of locations

F. Does the Applicant have an employee handbook? Yes No

1. Has the handbook been reviewed by legal counsel in the past 5 years? Yes No

2. Does the handbook include or does Applicant have written policies and procedures for:

a) Equal Opportunity Employment Yes No

b) Employment "at will" Yes No

c) Sexual harassment Yes No

d) Discrimination Yes N

e) Hiring/interviewing Yes No

f) Handling employee grievances or complaints Yes No

g) ADA accommodations Yes No

3. Does the Applicant:

a) Review all terminations with human resources or legal counsel? Yes No

b) Use outside counsel for employment advice Yes No

c) Provide training for anti-discrimination or anti-sexual harassment and other written policies? Yes No

Use severance pay/releases for terminations? Yes No

d) Provide written performance evaluations? Yes No

4. Does the Applicant have public access for the disabled in compliance with A.D.A. law? Yes No

G. Is the Applicant in compliance with Title III of the American with Disabilities Act (building and premises requirements)? Yes No

H. Does the applicant provide an employee complaint hotline for all employees? Yes No

I. Is the Applicant a Federal Contractor? Yes No



- 1. If yes, does Applicant have an Affirmative Action Plan? Yes No
- 2. Has the Applicant been the subject of an OFCCP audit? Yes No

If yes, please attach details.

- J. Have there been any employee layoffs in the past twelve (12) months, or does the Applicant contemplate in the next twelve (12) months any employee layoffs, including anything resulting from a branch, location, facility, office or subsidiary closing or consolidation? Yes No

If yes, please answer the following:

- a) What percentage of employees will be laid off? _____
- b) Will the Applicant consult with outside counsel prior to layoffs? Yes No
- c) Will severance packages be offered in exchange for releases not to sue? Yes No
- d) Does the Applicant provide laid off employees assistance in finding work? Yes No

- K. Do you restrict employee access to employees' personal information such as social security numbers, account information and health care information? Yes No

L. Sexual Harassment & Misconduct/Pay Equity: *If additional room is needed please attach*

- 1. Has the applicant entered into any confidential settlement agreements relating to complaints or allegations of sexual harassment and/or misconduct within the last three years? Yes No

If yes, please attach details.

- 2. Has the applicant had an external resource review pay and compensation related procedures and policies for compliance with equal pay laws in the past two years? Yes No
- 3. Does the applicant utilize arbitration agreements for all employees? Yes No
- 4. Does the applicant make inquiries into a candidate's prior salary when considering that candidate for employment? Yes No
- 5. Has the applicant performed any type of internal or external pay equity study, analysis or audit within the past two years? Yes No

If yes, have all recommendations and/or findings been implemented or has a plan been put in place to implement? Yes No

- 6. Has the applicant specifically reviewed all pay and compensation-related procedures and policies (including, but not limited to, job descriptions, review and evaluation policies and protocols, and employee handbooks) for compliance with pay equity laws in the past two years? Yes No
- 7. Has the applicant mandated and ensured completion of sexual harassment training for all employees within the past twelve months? Yes No

If no has been selected for 5, 6 or 7 above, please comment on how the applicant ensures compliance with all relevant federal, state, or local laws governing equity in pay including, but not limited to, the Equal Pay Act and Title VII of the Civil Rights Act.



6. FIDUCIARY LIABILITY INSURANCE COVERAGE
Please complete only if applying for this coverage:

Benefits Manager or Plan Administrator:	Phone:	e-mail:
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A. List all Plans for which coverage is requested:

Plan Name	Total Assets	Number of Participants	Type of Plan*

*W = Welfare Benefit, DC = Defined Contribution, DB = Defined Benefit, ESOP= Employee Stock ownership Plan, O = Other

Indicate if additional Plans are listed on an attachment.

B. Sponsored Plans

1. Are Plan assets managed by an independent investment manager? Yes No
 If no, attach details of investment procedures.
2. Are all Plans reviewed periodically to ensure there are no violations of ERISA’s rules on party-in-interest or prohibited transactions? Yes No
3. Do all Plans conform to the provisions of ERISA including those regarding eligibility, investments and vesting? Yes No
4. Are any of the plans not a Qualified Plan? Yes No
5. Are any of the plan assets invested in the Applicant’s securities? Yes No
 If yes, please attach details.
6. Does the Applicant have any multiemployer plans? Yes No
7. How often is the investment manager’s performance reviewed? _____
8. Does any Plan employ the investment, trustee, actuarial, legal, administrative or benefits consulting services of any outside provider(s)? Yes No
 If yes, attach the name(s) of the organization(s), the service(s) they provide and the Plan(s) for which services are provided.
9. Has any Plan experienced an event reportable to the PBGC or been the subject of an investigation by the DOL, the IRS or any similar foreign agency in the last three years? Yes No
 If yes, please attach details.

10. In the past two years, has there been any amendment(s) to any Plan that has resulted in or may result in any change or reduction of Benefits or are any such amendments contemplated? Yes No

If yes, attach details of the amendment(s).

11. Has any Plan or portion of any Plan been sold or terminated? Yes No

12. If yes, attach the date of sale or termination, whether assets have been fully distributed or reverted to a party other than the Plan participants and name of annuity provider if Benefits have been secured by annuities and whether the Department of Labor has approved such termination.

13. In the last 24 months, has there been, or is there now under consideration, any merger, acquisition, restructuring or consolidation which may result in Plan participants transferring to another Plan? Yes No

If yes, attach complete details.

C. Defined Benefit Plan Funding: *if applicable*

1. Has an actuary certified that all Plans are adequately funded in accordance with ERISA or any applicable similar common or statutory law of the United States, Canada or any state or other jurisdiction anywhere in the world? Yes No

If no, attach complete details including plans for bringing funding to adequate levels.

2. Has any Plan received an adverse opinion as to its financial condition by an independent public accountant? Yes No

If yes, please attach audit.

3. Are there any overdue employer contributions for any Plan or has a waiver of contributions been requested? Yes No

If yes, attach complete details including the Plan name and the amount of any overdue employer contributions for each such Plan.

4. Has the Applicant converted any Defined Benefit Plan to a cash balance Plan within the previous five (5) years or have plans to do so within the next twelve (12) months? Yes No

If yes, attach complete details including the date of conversion.

5. Please provide the current funding percentage of any defined benefit plans. _____

6. Is there ERISA fidelity bond coverage currently in force with respect to any Plan? Yes No

If yes, provide details below:

7. LOSS HISTORY:

If available, please attach details.

- A. Private Company Liability: Yes No

1. Have any civil or criminal charges, claims, losses, lawsuits, administrative proceedings, hearings or demands been made against the Applicant or any entity or Yes No



person proposed for this insurance during the past five (5) years which could fall within the scope of this proposed insurance, whether or not insured, including without limitation any claim involving: (a) alleged state or federal copyright, patent, antitrust, fair trade, or securities violations; (b) class actions or derivative suits; or (c) investigations by the SEC, the Department of Labor, or similar state or foreign agency?

B. Regulatory Coverage:

Yes No

1. Have any civil or criminal charges, claims, losses, lawsuits, or administrative proceedings, hearings or demands made against the Applicant or any entity or person proposed for this insurance during the past five (5) year which could fall within the scope of this proposed insurance, whether or not insured, including without limitation any claim involving regulatory inquiry, investigation, indictment or proceeding for any actual, alleged, or potential violations of Federal False Claims Act, Anti-referral statute, Stark Act or any other federal, state or local statutory or common law rules or regulations?

Yes No

2. In the past 6 years, has the Applicant made a formal disclosure to a government agency regarding Improper billing, coding or documentation practices or violations of the Anti-Kickback or Stark Law?

Yes No

C. Employment Practices Liability:

Yes No

1. Have any civil or criminal charges, claims, losses, lawsuits, administrative proceedings, hearings or demands been made against the Applicant or any entity or person proposed for this insurance during the past five (5) years which could fall within the scope of this proposed insurance, whether or not insured, including without limitation any claim involving (a) employees or independent contractors; (b) class action suits or (c) investigations by the Department of Labor, or similar state or foreign agency?

Yes No

2. Are you aware of any actual or alleged fact, circumstance, situation, error or omission or issue which might give rise to a claim against you for invasion or interference with rights of privacy, wrongful disclosure or personal information or which might otherwise result in a claim against you with regard to the insurance sought?

Yes No

3. Have any losses, lawsuits, administrative proceedings, hearings or demands been made against the Applicant or any entity or person proposed for this insurance during the past five (5) years alleging violation of any Wage and Hour Law?

Yes No

D. Third Party Liability:

1. Has the Applicant or its predecessors ever received a complaint, formal or informal, from a non-employee, such as a customer, client, or prospective customer or client complaining about discrimination or harassment by the Applicant or any employee of the Applicant.

Yes No

E. Fiduciary Liability

Yes No

1. Have any civil or criminal charges, claims, losses, lawsuits, administrative proceedings, hearings or demands been made against the Applicant or any entity or person proposed for this insurance during the past five (5) years which could fall within the scope of this proposed insurance, whether or not insured?

Yes No

2. Has any Plan ever participated in a voluntary compliance program administered by the IRS or the DOL and has there been any assessment of IRS Closing Agreement

Yes No



Program (CAP) penalties against any Plan?

F. Privacy

1. Have any civil or criminal charges, claims, losses, lawsuits, administrative proceedings, hearing or demands been made against the Applicant or any entity or person for invasion or interference with rights of privacy, wrongful disclosure or personal information during the past five (5) years which could fall within the scope of this proposed insurance? Yes No

If yes to any question in Loss History above, please provide details for each including, as applicable, the type of claim, proceeding or complaint; how it was resolved or whether it is still pending, any amounts paid as defense, settlement or damages and whether any insurance responded to the claim as well as any corrective actions taken as a result of or in response to the claim.

REPRESENTATION:

As of the date of this Application, does any Applicant, director, officer or other proposed Insured have knowledge or information of any fact, circumstance, situation, event or transaction which may give rise to a claim under this proposed insurance?

It is agreed that any Claim based upon or arising out of any claim or fact, circumstance, situation, event or transaction which was or should have been disclosed in the Representation above is excluded from coverage under the proposed insurance.

ATTACHMENTS: Attach the following materials regarding the Applicant:

- Audited financials
- Interim financials (if audit is over 6 months old)
- 5500s or sponsored plan financials
- 5 years of valued loss runs

FRAUD WARNING DISCLOSURE

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT (S)HE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO AND RHODE ISLAND APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.



NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR 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 FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

NOTICE TO 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.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

NOTICE TO KENTUCKY, NEW JERSEY, NEW YORK, OHIO AND 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. (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

SIGNATURE SECTION

THE UNDERSIGNED AUTHORIZED EMPLOYEE OF THE APPLICANT DECLARES THAT THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE UNDERSIGNED AUTHORIZED EMPLOYEE AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE UNDERWRITER OF SUCH CHANGES, AND THE UNDERWRITER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE. FOR NEW HAMPSHIRE APPLICANTS, THE FOREGOING STATEMENT IS LIMITED TO THE BEST OF THE UNDERSIGNED'S KNOWLEDGE, AFTER REASONABLE INQUIRY. IN MAINE, THE UNDERWRITERS MAY MODIFY BUT MAY NOT WITHDRAW ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

NOTHING CONTAINED HEREIN OR INCORPORATED HEREIN BY REFERENCE SHALL CONSTITUTE NOTICE OF A CLAIM OR POTENTIAL CLAIM SO AS TO TRIGGER COVERAGE UNDER ANY CONTRACT OF INSURANCE. NO COVERAGE SHALL BE AFFORDED FOR ANY CLAIMS NOT PROPERLY REPORTED UNDER THE TERMS AND CONDITIONS OF THE APPLICABLE POLICIES.

SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE UNDERWRITER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BECOME PART OF THE POLICY.



ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. FOR NORTH CAROLINA, UTAH, AND WISCONSIN APPLICANTS, SUCH APPLICATION MATERIALS ARE PART OF THE POLICY, IF ISSUED, ONLY IF ATTACHED AT ISSUANCE.

AUTHORIZED SIGNATURE OF APPLICANT _____ TITLE _____

(Must be a principal of the Applicant and a person at risk)

Printed Name _____

Date _____ Effective Date Requested for this Insurance _____

PLEASE MAKE CERTAIN ALL QUESTIONS ARE ANSWERED AND THAT ALL APPLICABLE SUPPLEMENTS IF APPLICABLE ARE COMPLETED. THIS APPLICATION WILL NOT BE PROCESSED UNLESS ALL QUESTIONS ON THIS APPLICATION AND APPLICABLE SUPPLEMENTS ARE ANSWERED.

If this Application is completed in Florida, please provide the Insurance Agent's name and license number as designated. If this Application is completed in Iowa or New Hampshire, please provide the Insurance Agent's name and signature only.

Name of Insurance Agent _____ License Identification No. _____

Authorized Representative _____

*If you are electronically submitting this document, apply your electronic signature to this form by checking the Electronic Signature and Acceptance box below. By doing so, you agree that your use of a key pad, mouse, or other device to check the Electronic Signature and Acceptance box constitutes your signature, acceptance, and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand.

Electronic Signature and Acceptance - Authorized Representative

Electronic Signature and Acceptance - Producer

If this Application is completed in Wisconsin, please note the following:

- As a condition precedent to the right to purchase the Optional Extension Period, the total premium for this Policy must have been paid. The right to purchase the Optional Extension Period shall terminate unless written notice together with full payment of the premium for the Optional Extension Period is given to the Insurer within thirty (30) days after the effective date of cancellation or nonrenewal. If such notice and premium payment is not so given to the Insurer, there shall be no right to purchase the Optional Extension Period.
- In the event of the purchase of the Optional Extension Period, the entire premium for the Optional Extension Period shall be deemed earned at its commencement.
- If this Policy is cancelled by the Named Insured, the Insurer shall retain the customary short rate portion of the premium hereon. If this Policy is cancelled by the Insurer, the Insurer shall retain the pro rata portion of the premium hereon. Payment or tender of any unearned premium by the Insurer shall not be a condition precedent to the effectiveness of cancellation.