



# DWELLING FIRE APPLICATION

LOC #: \_\_\_\_\_

DATE (MM/DD/YYYY)

<b>AGENCY</b>		<b>CARRIER</b>		NAIC CODE	
		<b>NAMED INSURED(S)</b>			
CONTACT NAME:		POLICY NUMBER			
PHONE (A/C. No. Ext):		PLAN		FACILITY CODE	EFFECTIVE DATE
FAX (A/C. No.):				EXPIRATION DATE	
E-MAIL ADDRESS:		DATE AGENT LAST INSPECTED PROPERTY		HOW LONG HAVE YOU KNOWN THE APPLICANT	
CODE:	SUBCODE:				
AGENCY CUSTOMER ID:					

**APPLICANT INFORMATION**

<b>APPLICANT'S NAME (First, Middle, Last)</b>			<b>APPLICANT'S MAILING ADDRESS</b>		
<b>DATE OF BIRTH</b>	SOCIAL SECURITY #	MARITAL STATUS * / CIVIL UNION (if applicable)			
* This field may not be utilized for policyholders applying for residential property insurance in CA.					
<b>PRIMARY PHONE #</b>	<input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	<b>SECONDARY PHONE #</b>	<input type="checkbox"/> HOME <input type="checkbox"/> BUS <input type="checkbox"/> CELL	DATE AT MAILING ADDRESS:	
PREVIOUS ADDRESS			YEARS AT PREVIOUS ADDRESS (if less than three years): _____		
			<b>DWELLING LOCATION</b> <input type="checkbox"/> Check if same as mailing address		
<b>APPLICANT'S OCCUPATION</b> (State Nature of Business if Self-Employed)			YEARS IN CURRENT OCCUPATION:		
			YEARS WITH CURRENT EMPLOYER:		YEARS WITH PREVIOUS EMPLOYER:

**COVERAGES / LIMITS OF LIABILITY**

COVERAGE	LIMIT	PREMIUM	FIRE		FIRE & EC		FIRE, EC & VMM		BROAD		SPECIAL	
			COVERAGE	OPTION	LIMIT	PREMIUM	DEDUCTIBLE	AMOUNT	PERCENT	TYPE	DEDUCTIBLE	AMOUNT
<b>DWELLING</b>	\$	\$	REPL COST - FULL VALUE	INCLUDED	% MAX		\$					
<b>OTHER STRUCTURES</b>	INCLUDED	\$	REPL COST - DWELLING	INCLUDED	\$							
			REPL COST - CONTENTS	INCLUDED	\$							
<b>PERSONAL PROPERTY</b>	\$	\$	<b>TOTAL LOCATION PREMIUM</b>									\$
<b>LOSS OF USE</b>	ACTUAL LOSS SUSTAINED	\$	<b>DEDUCTIBLES</b>									
			<b>DEDUCTIBLE</b>	AMOUNT	PERCENT	TYPE	DEDUCTIBLE	AMOUNT	PERCENT	TYPE		
BLANKET *	\$	\$	BASE	\$	%		NAMED HURRICANE*	\$		%		
<b>RENTAL VALUE</b>	ACTUAL LOSS SUSTAINED	\$	WIND / HAIL	\$	%		ANNUAL HURRICANE**	\$		%		
			THEFT	\$	%			\$		%		
ADDITIONAL EXPENSE	\$	\$		\$	%			\$		%		
<b>PERSONAL LIABILITY EA OCC</b>	\$	\$		\$	%			\$		%		
<b>MEDICAL PAYMENTS EA PER</b>	\$	\$		\$	%		* Named Storm Percentage Deductible in North Carolina					
												** Not Applicable in North Carolina

**FORMS AND ENDORSEMENTS (ACORD 829, Forms and Endorsements Schedule, may be attached if more space is required)**

LOC #	FORM NUMBER	FORM NAME	EDITION DATE	COPYRIGHT OWNER CODE

**PAYMENT PLAN (Attach ACORD 610, Premium Payment Supplement, if additional information is required)**

<b>BILLING ACCOUNT #:</b>		<b>DEPOSIT AMOUNT: \$</b>		<b>EST TOTAL PREMIUM: \$</b>	
<b>BILLING</b>	<b>PAYMENT PLAN</b>	<b>PAYMENT METHOD</b>		<b>MAIL POLICY TO:</b>	
<input type="checkbox"/> DIRECT BILL - POLICY	<input type="checkbox"/> FULL PAY <input type="checkbox"/> BI-MONTHLY	<input type="checkbox"/> CASH	<input type="checkbox"/> EFT	<input type="checkbox"/> AGENT	<input type="checkbox"/> INSURED
<input type="checkbox"/> DIRECT BILL - ACCT	<input type="checkbox"/> ANNUAL <input type="checkbox"/> MONTHLY	<input type="checkbox"/> CHECK	<input type="checkbox"/> PAYROLL DEDUCTION	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> AGENCY BILL	<input type="checkbox"/> SEMI-ANNUAL <input type="checkbox"/>	<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> PRE-AUTHORIZED DRAFT/CHECK (PAC)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>PAYOR</b>		<b>PREMIUM FINANCED?</b>	<b>FINANCE COMPANY</b>		
<input type="checkbox"/> INSURED	<input type="checkbox"/> MORTGAGEE <input type="checkbox"/>	<input type="checkbox"/> Y / N			

**RATING / UNDERWRITING**

<b>CONSTRUCTION TYPE</b>		<b>%</b>	<b>COURSE OF CONSTRUCTION</b>		<b>HOUSEKEEPING CONDITION</b>		<b>PROTECTION DEVICE TYPE</b>				<b>DISTANCE TO</b>		
MASONRY VENEER			BUILDERS RISK		EXCELLENT	AVERAGE	SYSTEM	SMOKE	TEMP	BURG	<b>FIRE HYDRANT</b>	<b>FIRE STATION</b>	
FRAME			RENOVATION		GOOD	BELOW AVG	CENTRAL				FT	MI	
MASONRY			RECONSTRUCTION		<b>PLUMBING CONDITION</b>		DIRECT				# FIRE DIVISIONS	# UNITS FIRE DIV	
			<b>OCCUPANCY</b>		EXCELLENT	AVERAGE	LOCAL						
<b>SIDING</b>	<b>%</b>		OWNER		GOOD	BELOW AVG	<b>DOOR LOCK</b>		<b>SPRINKLER</b>		<b>TERRITORY</b>	<b>PERS LIAB TERR</b>	
ALUMINUM SIDING			TENANT		ANY KNOWN LEAKS? (Y/N) <input type="checkbox"/>		DEADBOLT		PARTIAL				
STUCCO			UNOCCUPIED		<b>ROOF CONDITION</b>		SPRING		FULL		<b>PROT CLASS</b>	<b>FIRE EXTINGUISHER</b>	
VINYL SIDING / PLASTIC			VACANT		EXCELLENT	AVERAGE						Y / N	
CEDAR, WOOD, SHINGLE					GOOD	BELOW AVG							
EIFSCB (on cinder block)			<b>RESIDENCE TYPE</b>		<b>ROOF MATERIAL</b>		<b>FIRE DISTRICT NAME</b>				<b>FIRE DIST CODE</b>		
EIFSS (on studs)			DWELLING				<b>PRIMARY HEAT</b>		NONE	<b>SECONDARY HEAT</b>		NONE	
YEAR EIFS INSTALLED:			APARTMENT		<b>DISTANCE TO TIDAL WATER</b>		<b>DATE HEATING SYSTEM LAST SERVICED:</b>						
			CONDOMINIUM		Miles <input type="checkbox"/> Feet <input type="checkbox"/>		<b>WIRING</b>				<b>ELECTRICAL SYSTEMS</b>		
<b>USAGE TYPE</b>			TOWNHOUSE		<b>PURCHASE PRICE</b>	<b>PURCHASE DATE</b>	COPPER	LAST INSPECTED DATE		CIRCUIT BREAKERS			
PRIMARY		SEASONAL	ROWHOUSE		\$		ALUMINUM			FUSES			
SECONDARY		FARM	CO-OP		<b>SECURITY</b>		KNOB & TUBE			NUMBER OF AMPS			
					VISIBLE FROM ROAD	VISIBLE TO NEIGHBORS							
					OCCUPIED DAILY <input type="checkbox"/>								
<b>YEAR BUILT</b>	<b># ROOMS</b>	<b># FAMILIES</b>	<b>RATING CREDITS</b>		<b>DWELLING LOCATION</b>		<b>RATING</b>		<b>RENOVATIONS</b>		<b>PART</b>	<b>COMP</b>	<b>YEAR</b>
			NON-SMOKER		IN CITY LIMITS	CLASS	SPECIFIC	WIRING					
<b>MARKET VALUE</b>	<b># APARTMENTS</b>	<b># HOUSEHOLD RESIDENTS</b>	MANNED SECURITY		IN FIRE DISTRICT	<b>FOUNDATION</b>	NONE	PLUMBING					
\$			LIGHTNING PROTECTION		IN PROT SUBURB	OPEN		HEATING					
<b>REPLACEMENT COST</b>	<b># WEEKS RENTED</b>	<b>TAX CODE</b>	OFF PREMISE THEFT EXCL			CLOSED		ROOFING					
\$					<b>FUEL STORAGE TANK LOCATION</b>		NONE	EXTERIOR PAINT					
<b>TOTAL LIVING AREA</b>	<b>BLDG CODE GRADE</b>				INDOORS ABOVE GROUND MASONRY FLOOR			<b>WIND CLASS</b>					
SQ FT			<b>SWIMMING POOL</b>	NONE	INDOORS ABOVE GROUND NO MASONRY FLOOR			RESISTIVE		SEMI-RESISTIVE			
<b>BASEMENT AREA</b>	<b>INSPECTED (Y/N):</b>		ABOVE GROUND		OUTDOORS ABOVE GROUND								
SQ FT			IN GROUND		OUTDOORS BELOW GROUND			<b>WINDSTORM</b>					
<b>GARAGE AREA</b>	<b>FIREPLACES (Enter # or 0 for none)</b>		APPROVED FENCE					STORM SHUTTERS		A	B		
SQ FT			DIVING BOARD		<b>FUEL LINE LOCATION</b>								
<b>BREEZEWAY AREA</b>	CHIMNEYS		SLIDE		UNDER GROUND								
SQ FT	HEARTHES				THROUGH FOUNDATION								
	PRE-FAB												
	WOOD STOVE INSERT												

**OPTIONAL COVERAGES - ENDORSEMENTS**

COVERAGE TYPE	COVERAGE INFORMATION				PREMIUM	COVERAGE TYPE	COVERAGE INFORMATION				PREMIUM
BUILDERS RISK	<input type="checkbox"/>	LIMIT	\$		\$	FIRE DEPARTMENT SERVICE CHARGE	<input type="checkbox"/>	LIMIT	\$		\$
THEFT BLDG MATERIALS	INCLUDED					INFLATION GUARD		% INCREASE			\$
COLLAPSE DUE TO HYDRO-STATIC PRESSURE	<input type="checkbox"/>	LIMIT	\$		\$	LOSS ASSESSMENT		LIMIT	\$		\$
BUILDING ORD OR LAW COVERAGE	\$	AGG	\$	INCR	\$	MINE SUBSIDENCE		LIMIT	CONST MATERIAL:		\$
DEBRIS REMOVAL	INCLUDED			% REBUILD	\$	PROP DESC:					\$
EARTHQUAKE		% DED	TERR:		\$	UNIT-OWNERS ADDITIONS & ALTERATIONS SPECIAL COVERAGE	<input type="checkbox"/>	LIMIT	\$		\$
		DED	RETROFIT TYPE:		\$	WATER BACKUP OF SEWERS & DRAINS	<input type="checkbox"/>	LIMIT	\$		\$
			MAS VENEER:	%	\$	WINDSTORM EXCL	YES (Not applicable in Arkansas)				\$
COVERAGE TYPE	OPTS	LIMIT	APPL TO	DEDUCTIBLE	PREMIUM	COVERAGE TYPE	OPTS	LIMIT	APPL TO	DEDUCTIBLE	PREMIUM
CODE		\$		\$		CODE		\$		\$	
DESCRIPTION		\$		TYPE:	\$	DESCRIPTION		\$		TYPE:	\$
		TERR:		Y / N:				TERR:		Y / N:	
CODE		\$		\$		CODE		\$		\$	
DESCRIPTION		\$		TYPE:	\$	DESCRIPTION		\$		TYPE:	\$
		TERR:		Y / N:				TERR:		Y / N:	
CODE		\$		\$		CODE		\$		\$	
DESCRIPTION		\$		TYPE:	\$	DESCRIPTION		\$		TYPE:	\$
		TERR:		Y / N:				TERR:		Y / N:	
CODE		\$		\$		CODE		\$		\$	
DESCRIPTION		\$		TYPE:	\$	DESCRIPTION		\$		TYPE:	\$
		TERR:		Y / N:				TERR:		Y / N:	

**GENERAL INFORMATION**

EXPLAIN ALL "YES" RESPONSES UNLESS STATED OTHERWISE				Y / N				
1.	ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)							
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; font-size: x-small;">LINE OF BUSINESS</td> <td style="width: 50%; font-size: x-small;">POLICY NUMBER</td> </tr> <tr> <td style="width: 50%; font-size: x-small;">LINE OF BUSINESS</td> <td style="width: 50%; font-size: x-small;">POLICY NUMBER</td> </tr> </table>	LINE OF BUSINESS	POLICY NUMBER	LINE OF BUSINESS	POLICY NUMBER			
LINE OF BUSINESS	POLICY NUMBER							
LINE OF BUSINESS	POLICY NUMBER							
2.	HAS ANY COVERAGE BEEN DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST THREE (3) YEARS? (Missouri Applicants - Do not answer this question)							
3.	HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE PAST FIVE (5) YEARS?							
4.	HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE PAST FIVE (5) YEARS?							
5.	ANY OTHER RESIDENCE, NOT LISTED ON ANY APPLICATION, OWNED, OCCUPIED OR RENTED?							
6.	HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?							
7.	DURING THE LAST FIVE (5) YEARS [TEN (10) YEARS IN RHODE ISLAND], HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY ? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one (1) year of imprisonment.)							

**GENERAL INFORMATION - RESIDENTIAL**

EXPLAIN ALL "YES" RESPONSES UNLESS STATED OTHERWISE				Y / N
1.	ANY BUSINESS CONDUCTED ON PREMISES?	<input type="checkbox"/> FARMING <input type="checkbox"/> HOME OFFICE / BUSINESS	<input type="checkbox"/> TELECOMMUTER	<input type="checkbox"/> DAY CARE # OF CHILDREN: ____
2.	ANY FLOODING, BRUSH, FOREST FIRE OR LANDSLIDE HAZARD?			
3.	ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES?			
	ANIMAL TYPE	BREED	BITE HISTORY (Y/N)	ANIMAL TYPE
				BREED
				BITE HISTORY (Y/N)
4.	IS PROPERTY SITUATED ON MORE THAN ONE ACRE? # OF ACRES: _____		LAND USED FOR: _____	
5.	ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?			
6.	IS THE DWELLING FOR SALE? (no explanation needed)			
7.	IS PROPERTY WITHIN 300 FEET OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY? (If "YES", describe in detail)			
8.	IS THERE A TRAMPOLINE ON THE PREMISES?			
	a. IF "YES", IS THERE A SAFETY NET? (no explanation needed)			
9.	WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN CONVERTED? ORIGINAL OCCUPANCY: _____			
10.	ANY LEAD PAINT?			
11.	IF A FUEL TANK IS ON PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE TANK? (If "YES", provide the name of the insurance company, the applicable limit and the cleanup sublimit)			
	INSURANCE COMPANY: _____	LIMIT: _____	CLEANUP/SUBLIMIT: _____	
12.	IS THE RESIDENCE IN A GATED COMMUNITY? NAME OF COMMUNITY: _____			
13.	IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?			
	START DATE	COMP DATE	INT	EXT
			%	%
	ADDITION	ADD LEVEL	STRUC CHANGES	MATERIALS UNATTACHED
	sq. ft.	sq. ft.	<input type="checkbox"/> Y / N	<input type="checkbox"/> INCL <input type="checkbox"/> EXCL
				OCC DURING REN
				<input type="checkbox"/> Y / N
				COST OF PROJECT
				\$
14.	IS THERE AN APPROVED CARBON MONOXIDE ALARM IN OPERATING CONDITION WITHIN THE MANDATED NUMBER OF FEET OF EVERY ROOM USED FOR SLEEPING PURPOSES? (IL - 15 FT) (no explanation needed)			
15.	IS THE NAMED INSURED THE OWNER OF THE PROPERTY? (If "NO", provide the name of the owner) OWNER'S NAME: _____			

AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_

**PRIOR COVERAGE**  **NO PRIOR COVERAGE**

PRIOR CARRIER	PRIOR POLICY NUMBER	EXPIRATION DATE
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**LOSS HISTORY** ANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST \_\_\_\_\_ YEARS, AT THIS OR AT ANY OTHER LOCATION? **Y / N**  IF YES, INDICATE BELOW **APPLICANT'S INITIALS:** \_\_\_\_\_

LOSS DATE	LOSS TYPE	DESCRIPTION OF LOSS	CAT #	AMOUNT PAID	ENTERED BY (A)GENT (C)OMPANY	IN DISPUTE (Y / N)
				\$		
				\$		
				\$		

**ADDITIONAL INTEREST (Attach ACORD 45, Additional Interest Schedule, if more space is required)**

<b>INTEREST</b>	<b>NAME AND ADDRESS</b>	RANK:	EVIDENCE:	CERTIFICATE	SEND BILL
<input type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> LENDER'S LOSS PAYABLE <input type="checkbox"/> LIENHOLDER <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> TRUSTEE					
	<b>REFERENCE / LOAN #:</b>				

**REMARKS / ATTACHMENTS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

EARTHQUAKE APPLICATION	PERS UMBRELLA APPLICATION SECTION	RESIDENCE BASED BUSINESS SUPP	WINDSTORM LOSS MITIGATION
FLOOD EXCLUSION NOTICE	PHOTOGRAPH	SOLID FUEL SUPPLEMENT	
LEAD FREE PAINT CERTIFICATION	PROTECTION DEVICE CERTIFICATE	STATE SUPPLEMENT(S) (If applicable)	
PERSONAL INLAND MARINE SECTION	REPLACEMENT COST ESTIMATE	WATERCRAFT SECTION	

**BINDER / NOTICE OF INFORMATION PRACTICES**

<b>INSURANCE BINDER</b>		IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY: THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.  THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE.
EFFECTIVE DATE	EXPIRATION DATE	
TIME	12:01 AM NOON	
COVERAGE IS NOT BOUND		

THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

APPLICABLE IN ARIZONA: Binders are effective for no more than 90 days. APPLICABLE IN COLORADO: The insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy. APPLICABLE IN MARYLAND: The insurer has 45 business days, commencing from the effective date of coverage, to confirm eligibility for coverage under the insurance policy. APPLICABLE IN MICHIGAN: The policy may be cancelled at any time at the request of the insured. APPLICABLE IN MONTANA: No binder shall be valid beyond the issuance of the policy with respect to which it was given or beyond 90 days from its effective date, whichever period is the shorter. If the policy has not been issued, a binder may be extended or renewed beyond such 90 days with the written approval of the insurer. APPLICABLE IN OKLAHOMA: All policies shall expire at 12:01 AM standard time on the expiration date stated in the policy. APPLICABLE IN OREGON: Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director of the Department of Consumer and Business Services.

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA or WV. Specific ACORD 38s are available for applicants in these states.) (Applicant's Initials): \_\_\_\_\_

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, please contact your agent or broker for your state's requirements.)

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV**

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. \*Applies in MD Only.

**Applicable in CO**

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 FL and OK**

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)\*. \*Applies in FL Only.

**Applicable in KS**

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 any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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.

**Applicable in KY, NY, OH and PA**

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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

**Applicable in ME, TN, VA and WA**

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. \*Applies in ME Only.

**Applicable in NJ**

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 OR**

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in PR**

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

<b>PRODUCER'S SIGNATURE</b>	<b>PRODUCER'S NAME (Please Print)</b>	<b>STATE PRODUCER LICENSE NO (Required in Florida)</b>
<b>APPLICANT'S SIGNATURE</b>	<b>DATE</b>	<b>NATIONAL PRODUCER NUMBER</b>