

# Non Profit Fraternal Clubs

## NON PROFIT FRATERNAL CLUBS APPLICATION

Type of coverage being requested:  General liability  Property  Liquor  Nonprofit D&O  
Please fill out the General Information section, along with the section(s) you are requesting coverage.

### I. GENERAL INFORMATION SECTION

1. Name of organization: \_\_\_\_\_ D/B/A: \_\_\_\_\_
2. Are we the expiring or current carrier of any of the lines of business above?  Yes  No  
If "Yes," provide policy number(s): \_\_\_\_\_
3. Does the organization have tax exempt status as defined by the I.R.S.?  Yes  No
4. Check the Internal Revenue Service tax exempt code that pertains to this organization:  
 501 (c)(4)  501 (c)(7)  501 (c)(8)  501 (c)(10)  501 (c)(19)  Other: \_\_\_\_\_
5. Purpose and mission of the organization: \_\_\_\_\_
6. Operations of the organization (check all that apply):  
 Private club  Social club  Dinner club  Bar/Tavern  Restaurant  Pool hall  
 Bingo  Casino/Gaming  Parades  Fundraising  Bowling alley  Hall rental  
 Banquet hall  Unions  Insurance programs  Other - describe: \_\_\_\_\_
7. Mailing address: \_\_\_\_\_  
 E-mail address: \_\_\_\_\_ Web site address: \_\_\_\_\_
8. Location address: \_\_\_\_\_  
 Location # \_\_\_\_\_ Note: submit a separate application for each location.
9. Building Interest:  Owner  Tenant  If tenant, part occupied \_\_\_\_\_ %
10. Number of years in operation? \_\_\_\_\_
11. Has the organization filed bankruptcy in the last five years? Prohibited  Yes  No
12. Is all electrical wiring connected to functional and operational circuit breakers?  
(answer does not affect liquor/D&O eligibility) Eligible  No  Yes
13. Does the electrical system have aluminum wiring? (answer does not affect liquor/D&O eligibility)  Yes  No
14. Does the electrical system have knob & tube wiring? (answer does not affect liquor/D&O eligibility)  Yes  No
15. Total sq ft of building: \_\_\_\_\_ Area occupied by the applicant-sq ft. : \_\_\_\_\_  
 Apartment area-sq ft. : \_\_\_\_\_ # of apartment units : \_\_\_\_\_ Area leased to others-sq ft. : \_\_\_\_\_
16. What is the latest hour the establishment will ever stay open? \_\_\_\_\_ AM \_\_\_\_\_ PM
17. Is this a seasonal operation?  Yes  No If "Yes," what is the season? \_\_\_\_\_ to \_\_\_\_\_
18. Are bouncers, security or doorpersons ever employed?  Yes  No
19. Number of members? \_\_\_\_\_
20. What is the average age of members?  Under 21  21-25  26-30  31 +
21. Total Annual Receipts  
 Food \$ \_\_\_\_\_  
 Alcohol \$ \_\_\_\_\_  
 Rental income \$ \_\_\_\_\_  
 Membership dues \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_ Describe: \_\_\_\_\_

II. GENERAL LIABILITY SECTION

22. Limits desired

|  |    |                                  |    |
|--|----|----------------------------------|----|
| General Aggregate                        | \$ | Personal and Advertising Injury  | \$ |
| Products & Complete Operations Aggregate | \$ | Fire Damage (Any one fire)       | \$ |
| Each Occurrence                          | \$ | Medical Expense (Any one person) | \$ |

23. **Hired and Non-Owned Auto Liability**  Check if coverage is desired

Note: If Hired/Non-Owned is checked, limit will equal general liability occurrence limit.

If checked, answer a through d.

- |  |                              |                             |
|--|------------------------------|-----------------------------|
|  | Prohibited                   | Eligible                    |
| a. Does the applicant have a business (or commercial) automobile insurance policy in force?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Does the applicant regularly deliver goods or products?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Does the applicant require its employees to use their personal automobile to conduct the applicant's business on a regular basis? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. Does the organization have any owned or leases (long-term) autos?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

24. Are there functioning smoke or heat detectors used in all public areas, and if building owner, in all habitational units?  No  Yes

25. Does applicant have any of the following exposures: mechanical rides, moon bounces, trampoline, rock walls, pyrotechnics, swimming pool or foam machines?  Yes  No

26. Is a secondary means of egress provided for each floor (including basement) having public access?  No  Yes

27. Is the risk located on a vessel?  Yes  No

28. If there is another occupancy in the building, are all deep fat frying appliances protected per NFPA 96 (Automatic Fire Extinguishing System)?  No  Yes

29. Within the past five years has general liability coverage been cancelled or non-renewed?  Yes  No If "Yes," explain: \_\_\_\_\_

Entertainment

30. Does applicant feature any entertainment?  Yes  No

If "Yes,": Major entertainment (check all that apply):  DJ  Adult entertainment/Exotic dancing  
 Jazz music with dancing  Band  Comedy club  Karaoke with dancing  
 Country/Line dancing  Shows or contests (describe): \_\_\_\_\_  Other (describe): \_\_\_\_\_

Number of times per week: \_\_\_\_\_ or number of times per year \_\_\_\_\_

Incidental Entertainment (check all that apply):  Karaoke  Solo vocalist  Jukebox

Mariachi band  Jazz musicians  Other (describe) \_\_\_\_\_

Number of times per week: \_\_\_\_\_ or number of times per year \_\_\_\_\_

Is dancing permitted?  Yes  No

31. Does applicant have table seating?  Yes  No

32. Does applicant have table service?  Yes  No

33. Are there any previous assault and battery claims in the past three years?  Yes  No

34. Loss history for general liability for the past five years:  If none, check here

| Date of Loss | Type/Description | Paid | Reserved | Status |
|--------------|------------------|------|----------|--------|
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |

35. List expiring general liability carrier, term, limits and premium:

| Carrier | Policy Term | Limits | Premium |
|---------|-------------|--------|---------|
|         |             |        |         |

III. PROPERTY SECTION

36. Limits Desired and Rating Information.

|   |  |   |   |
|---|--|---|---|
| <b>Building Construction</b><br><input type="checkbox"/> Frame <input type="checkbox"/> Joisted masonry<br><input type="checkbox"/> Noncombustible <input type="checkbox"/> Masonry NC<br><input type="checkbox"/> Fire Resistive | <b>Protection Class</b><br><input type="checkbox"/> 1-6<br><input type="checkbox"/> 7-8<br><input type="checkbox"/> 9-10   | <b>Deductible</b><br><input type="checkbox"/> \$1,000<br><input type="checkbox"/> \$2,500<br><input type="checkbox"/> \$5,000 | <b>Cause of Loss</b><br><input type="checkbox"/> Basic<br><input type="checkbox"/> Special/excluding theft<br><input type="checkbox"/> Special (requires a Central Station Burglar Alarm) |
| Building Limit: \$ _____  | Coinsurance (80% minimum) _____ <input type="checkbox"/> ACV <input type="checkbox"/> RC   |   |   |
| Improvements and Betterments Limit: \$ _____  | Coinsurance (80% minimum) _____% <input type="checkbox"/> ACV <input type="checkbox"/> RC  |   |   |
| Business Personal Property Limit: \$ _____  | Coinsurance (80% minimum) _____% <input type="checkbox"/> ACV <input type="checkbox"/> RC  |   |   |
| Business Income Limit: \$ _____   | Coinsurance: <input type="checkbox"/> 50% <input type="checkbox"/> 80% <input type="checkbox"/> 100%      or      Monthly Limit of Indemnity<br><input type="checkbox"/> With Extra Expense <input type="checkbox"/> 1/3 <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/6<br><input type="checkbox"/> Without Extra Expense |   |   |
| <input type="checkbox"/> Value Plus Endorsement (Requires a Central Station Burglar Alarm)  |  |   |   |
| <input type="checkbox"/> Employee Dishonesty \$ _____ # of Employees: _____   |  |   |   |
| <input type="checkbox"/> Money & Securities \$ _____ Inside \$ _____ Outside (\$500 Standard Deductible): _____   |  |   |   |
| <input type="checkbox"/> Burglary & Robbery \$ _____ Inside \$ _____ Outside (\$500 Standard Deductible): _____   |  |   |   |
| <input type="checkbox"/> Outdoor Signs \$ _____   |  |   |   |
| <input type="checkbox"/> Equipment Breakdown (Coverage requires a maintenance contract for all refrigeration units)   |  |   |   |

|  |                               |                                  |
|--|-------------------------------|----------------------------------|
|  | Prohibited                    | Eligible                         |
| 37. Has any officer or board member of this organization ever been convicted of the felony of arson?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 38. Are there any pyrotechnics or foam machines?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 39. Cooking supplement - If no cooking, check here <input type="checkbox"/>  |                               |                                  |
| a. Is there a cleaning contract in force with an outside firm?   | <input type="checkbox"/> No   | <input type="checkbox"/> Yes     |
| b. Describe cooking equipment used:  |                               |                                  |
| <input type="checkbox"/> Grills <input type="checkbox"/> Open flame <input type="checkbox"/> Oven <input type="checkbox"/> Deep fat fryers   |                               |                                  |
| <input type="checkbox"/> Charcoal grill <input type="checkbox"/> Barbeque pit/Smoke      Type or brand: _____ Distance from building: _____ ft.  |                               |                                  |
| c. Are the cooking area, hood and duct system protected per NFPA 96 (Fire Extinguishing System)  | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| d. Type of extinguishing system:   | <input type="checkbox"/> Wet  | <input type="checkbox"/> Dry     |
| e. Is vegetable oil used in cooking?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 40. Is the plumbing completely PVC or copper (no iron or lead)?  | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 41. Type of roof?  | <input type="checkbox"/> Flat | <input type="checkbox"/> Pitched |
| 42. Roof updated, yr. _____ Electrical updated, yr. _____ Plumbing updated, yr. _____ Heating updated, yr. _____   |                               |                                  |
| 43. Age of building: _____   |                               |                                  |
| 44. Are there vacancies in the building?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| If "Yes," what percentage? _____ %   |                               |                                  |
| 45. Burglar alarm: <input type="checkbox"/> Local <input type="checkbox"/> Central station burglar alarm   |                               |                                  |
| 46. Fire protection: <input type="checkbox"/> Sprinklers <input type="checkbox"/> Central station fire alarm <input type="checkbox"/> Local fire alarm <input type="checkbox"/> Annually serviced fire extinguisher(s) |                               |                                  |
| 47. Is the building fully protected by an operational sprinkler system covering 100% of the premises?  | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 48. If applicant is the building owner, are there other occupancies?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| 49. Within the past five years, has property coverage been cancelled or non-renewed?   | <input type="checkbox"/> Yes  | <input type="checkbox"/> No      |
| If "Yes," explain: _____   |                               |                                  |
| 50. List expiring property carrier, term, limits and premium:  |                               |                                  |

| Date of Loss | Type/Description | Paid | Reserved | Status |
|--------------|------------------|------|----------|--------|
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |

Loss history for property for past three years:  If none, check here

| Carrier | Policy Term | Limits | Premium |
|---------|-------------|--------|---------|
|         |             |        |         |

IV. NON PROFIT DIRECTORS & OFFICERS AND EMPLOYMENT PRACTICES LIABILITY SECTION

51. Does the organization administer or sponsor any insurance programs?  Yes  No
52. Is the organization involved in any accreditation or standard setting activities?  Yes  No
53. Is the organization involved in any labor/union negotiations or collective bargaining activities?  Yes  No
54. Total number of employees: Full time \_\_\_\_\_ Part Time \_\_\_\_\_ Volunteers \_\_\_\_\_ Seasonal \_\_\_\_\_
55. Number of chapters: \_\_\_\_\_ If there are chapters, is coverage requested for them under this policy?  Yes  No
56. Does the applicant have any subsidiaries requiring coverage?  Yes  No

If "Yes," please complete the Non Profit Subsidiary Addendum (NPSADD).

57. Name and title of individual designated to receive all notices on behalf of the insured: \_\_\_\_\_  
 Title: \_\_\_\_\_ Phone number: \_\_\_\_\_

58. Directors and officers liability insurance carried:

| Insurer | Limits of Liability | Premium | Retention | Policy Period |
|---------|---------------------|---------|-----------|---------------|
|         |                     |         |           |               |

59. Does the organization currently carry general liability insurance?  Yes  No

60. Please provide the following financial information for the last three three years. (If organization in existence less than three years please provide Budgeted Revenue/Expense statement for next three years)

| Year | Total Revenue | Net Income (Loss) | Current Fund Balance* |
|------|---------------|-------------------|-----------------------|
|      | \$            | \$                | \$                    |
|      | \$            | \$                | \$                    |
|      | \$            | \$                | \$                    |

\* Fund balance = Total Assets - Total Liabilities

61. Is any person proposed for this insurance aware of any fact, circumstance or situation, which may result in a claim against the organization or any of its directors, trustees, officers, employees or volunteers?  Yes  No  
 (If "Yes," please forward a completed USLI supplemental claims application)
62. Within the last five years, has any inquiry, complaint, notice of hearing, claim or suit been made (including, but not limited to, Equal Employment Opportunity Commission, State Human Rights Boards, Municipal, State or Federal Regulatory Authorities) against the organization, or any person proposed for insurance in the capacity of director, officer, trustee, employee or volunteer of the organization?  Yes  No  
 (If "Yes," please forward a completed USLI supplemental claims application.)  
 Fiduciary liability (available for 50 employees or less)
63. Does each pension plan use an outside investment manager? (If "No," fiduciary will not be offered.)  Yes  No
64. Does each plan subject to ERISA comply with all applicable requirements of ERISA and the Internal Revenue Code of 1982, as amended (the "Code") including eligibility, participation, vesting, fiduciary responsibility and funding standards? (If "No," please attach details)  Yes  No
65. In the past two years has there been or is there now under consideration any material changes to a plan or termination/consolidation of a plan? (If "Yes," please attach details)  Yes  No
66. Has there been or is there now pending any claims(s) against any proposed insured arising out of any plan? (If "Yes," please attach details)  Yes  No
67. Does any proposed insured have knowledge or information of any act, error or omission which might give rise to a claim under the proposed fiduciary liability coverage? (If "Yes," please attach details)  Yes  No

V. LIQUOR LIABILITY SECTION

68. Limits desired

|                         |    |                 |    |
|-------------------------|----|-----------------|----|
| Each common cause limit | \$ | Aggregate limit | \$ |
|-------------------------|----|-----------------|----|

69. Does the applicant offer entertainment?  Yes  No  
 If "Yes," question 30 must be completed.

70. Does applicant have a valid liquor license?  Yes  No

a. Name on license: \_\_\_\_\_ License #: \_\_\_\_\_

b. License type (Class D licenses prohibited in Utah): \_\_\_\_\_

71. Is the applicant's premises located in a jurisdiction which permits civil cases to be heard in a tribal court?  Yes  No

72. Are same-day memberships available?  Yes  No

73. Are members permitted to bring more than two guests per day (excluding immediate family members or banquet activities)?  Yes  No

74. Is this risk located in a dry county or township?  Yes  No

75. Does applicant ever sell or serve alcohol away from the premises shown in Question 8?  
 If off-premises coverage is desired, attach a complete Off-Premises Supplemental Application, form LLA-OPS to this submission.  Yes  No

76. Is self-service of alcohol by members permitted?  Yes  No

77. Does applicant permit "BYOB" (bring your own bottle) or set-ups?  Yes  No  
 If "Yes," explain: \_\_\_\_\_

78. Are employees or other persons serving alcohol permitted to consume alcohol during their hours of employment or service?  Yes  No

79. Does or will applicant ever offer (include special events such as New Years Eve parties, etc):

- a. Any drink specials/happy hours  Yes\*  No
- b. Drink specials/happy hours lasting longer than three hours in duration  Yes\*  No
- c. Drink specials/happy hours after 9 p.m.  Yes\*  No
- d. Single drink servings larger than 24 ounces  Yes\*  No
- e. Complimentary drinks  Yes\*  No
- f. "All you can drink" specials or other offers involving unlimited alcoholic beverages  Yes\*  No

\* If "Yes," describe type of drink(s), size (oz.), cost and time(s) offered: \_\_\_\_\_

g. Beer price: \_\_\_\_\_ (lowest price offered, including happy hours or specials)

h. Liquor or wine price: \_\_\_\_\_ (lowest price offered, including happy hours or specials)

80. Is entertainment featured at banquets?  Yes  No  
 Number of times per week: \_\_\_\_\_ OR number of times per year: \_\_\_\_\_

81. Are facilities available for banquets, receptions or private affairs?  Yes  No

a. Number of times per week: \_\_\_\_\_ OR number of times per year: \_\_\_\_\_

b. Does applicant serve alcohol at all events?  Yes  No  
 If "No," will lessee be required to carry liquor liability insurance at equal or greater limits?  Yes  No

82. Are all alcohol servers certified in a Formal Alcohol Training Course, not mandated by state?  Yes  No  
 If "Yes," provide name of the course (ie.: TIPS, TAM, RAMP, BEST, etc): \_\_\_\_\_  
 to be considered for a credit on your quote, please attach copies of the certificates to this application.

83. Are guns kept or permitted on premises?  Yes  No

84. Within the past five years, has liquor liability coverage been cancelled or non-renewed?  Yes  No  
 If "Yes," explain: \_\_\_\_\_

85. Is applicant requesting liquor liability limits greater than general liability limits carried?  Yes  No  
 If "Yes," please note that general liability limits must be maintained at limits equal or greater than liquor liability limits.

86. Violations:

a. Within the past five five years, has applicant been fined or cited for violations of law or ordinance related to illegal activities or the sale of alcohol?  Yes  No

b. If "Yes," provide the following information on each fine or citation:

Date(s): \_\_\_\_\_

Description(s): \_\_\_\_\_

Fines and/or penalties assessed: \_\_\_\_\_

Measures in place to prevent future violations: \_\_\_\_\_

87. Claims:

a. Within the past five years, has the applicant had any reported liquor liability and/or assault and battery claims or notifications of potential liquor liability and/or assault and battery claims?  Yes  No

b. If "Yes," provide the following information on each liquor liability claim:

| Date of Loss | Type/Description | Paid | Reserved | Status |
|--------------|------------------|------|----------|--------|
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |
|              |                  | \$   | \$       |        |

Measures in place to prevent further incidents: \_\_\_\_\_

88. List expiring liquor liability carrier, term, limits and premium:

| Carrier | Term | Limits | Premium |
|---------|------|--------|---------|
|         |      |        |         |

89. Mortgagees/Additional insureds/Loss payees

List name, address and interest of each:

Indicate applicable section:

a. Name: \_\_\_\_\_

Property  GL  Liquor

Address: \_\_\_\_\_

Interest: \_\_\_\_\_

b. Name: \_\_\_\_\_

Property  GL  Liquor

Address: \_\_\_\_\_

Interest: \_\_\_\_\_

c. Name: \_\_\_\_\_

Property  GL  Liquor

Address: \_\_\_\_\_

Interest: \_\_\_\_\_

90. Inspection contact name: \_\_\_\_\_

Telephone number: \_\_\_\_\_ E-mail address: \_\_\_\_\_

91. Audit contact name: \_\_\_\_\_

Telephone number: \_\_\_\_\_ E-mail address: \_\_\_\_\_

**Applicant's Warranty Statement:** The undersigned represents to the best of his/her knowledge and belief the particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is understood the Company is relying on the Application in the event the Policy is issued. It is agreed that this Application, including any material submitted therewith, shall be the basis of the contract should a policy be issued, and may be attached to and become part of the policy.

**New York Disclosure Notice:** This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged wrongful acts that took place prior to the retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extend reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

**Virginia Notice:** You have an option to purchase a separate Limit of Liability for the extension period, policy common conditions I. If you do not elect this option, the Limit of Liability for the extension period shall be part of and not in addition to the limit specified in the declarations. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

**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.

**District of Columbia Fraud Statement: 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.

**Florida Fraud Statement:** You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

**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.

**Maine and 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 may include imprisonment, fines or a denial of insurance benefits.

**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.

**New York 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with 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.

**Oklahoma Fraud Statement: 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.

**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.

**Tennessee and 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.

**Fraud Statement (All Other States):** 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.

Applicant's signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
(President or Executive Director)

If the primary address of the location listed in item #1 is in the state of New York, Iowa or Florida, the states of New York, Iowa and Florida require that we have the name and address of your (insured's) authorized agent or broker.

Name of authorized agent or broker \_\_\_\_\_

Address \_\_\_\_\_

Agent or broker license number \_\_\_\_\_

Mail complete application through local agent or broker to: \_\_\_\_\_

