

COMMERCIAL AUTO NON-FLEET INSURANCE APPLICATION

| GENERAL INFORMATION | | | | | | | |
|---|---------------------------------|-----------------------|---------------------------|-------------------|----------------------|-----------|--|
| Date Coverage Desired: Name: | From: | | To: _ | | | | |
| | ☐ Partnership | ☐ Corporation ☐ |] LLC Other: | | | | |
| Mailing Address: | | · | | | | | |
| Phone # (including area cod | de): | | | | | | |
| Website: E-Mail Address: | | | | | | | |
| | | Street Address | | 01.1 | 7: 01 | | |
| (if different) Street Address State Zip Phone If New Venture, Owner/Principal | | | | | | | |
| Previous Employer(s): | сіраі | | | | | | |
| | | | | | | Radius | |
| Name | Name Address, City, State Dates | | | | Loaded wgt | Raulus | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Years In Trucking Industry: | | | Business Start Date | : | | | |
| Federal ID # or S.S.#: | | | LIC DOT November | | | | |
| Have you filed for Bankrupto | cy or Chapter 11 | | | | | N | |
| past five years? | | ∐ Yes | s ☐ No Are you prese | ntiy in bankru | iptcy? \square Yes | 3 ∐ No | |
| DESCRIPTION OF OPERA | TIONS | | | | | | |
| ☐ For Hire ☐ Private ☐ | Non-Trucking | ☐ Other (ex | nlain). | | | | |
| Range of Transport | · · | | 0-100 <u>%</u> Int. | 101-300 | % LH | % | |
| Operations: Identify Metropo | olitan Areas Travel | ed Through or Into | | | | | |
| | Dallas/Ft Worth | ☐ Kansas City | ☐ Mpls./St Paul [| Philadelph | nia 🗌 San | Diego | |
| | Detroit | ☐ Los Angeles | | Phoenix | ' ' | Francisco | |
| _ | Houston | ☐ Miami | ☐ New York City [| Portland | ☐ Sea | ittle | |
| Cities of the continue of the | | | | | | | |
| Cities other than above or regular routes: | | | | | | | |
| | | | | | | | |
| | | COMMODITIES 1 | RANSPORTED | | | | |
| Commodity | Percent of Loads | Maximum Value | Commodity | Percer of Load | | m Value | |
| | OI Louds | \$ | | OI LOUC | \$ | | |
| | | \$ | | | \$ | | |
| | | \$ | | | \$ | | |
| | | \$ | | | \$ | | |
| CENEDAL QUESTIONS | | | | | | | |
| GENERAL QUESTIONS | | | | | | | |
| 1. Are filings required? | ☐ Yes ☐ No | If yes, list Base Sta | ate, FHWA and All state a | ınd permit nu | mbers where fi | lings are | |
| required: | | | | | | | |
| Docket #: | | | | | | | |
| Any Special Filings suc | h as Oversize(| Overweiaht. Citv Pe | rmits? Yes N | 0 | | | |
| Give Details: | | | | | | | |

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| 2. | Do you haul hazardous materials? |
|-----|--|
| 3. | Do you act as a freight-broker or freight-forwarder or arrange loads for others? Yes No Docket #: |
| | If yes, provide Brokerage Name: |
| | Annual Brokerage Revenue: \$ |
| 4. | Are all owned trailers equipped with reflective tape? \square Yes \square No If no, attach a list of those trailers which are not. (\square Check if listing attached.) |
| 5. | Is all equipment operated under the applicant's authority scheduled on the application? ☐ Yes ☐ No If no, attach explanation. (☐ Check if explanation attached.) |
| 6. | Is all owned equipment scheduled on this application? \square Yes \square No If no, attach explanation. (\square Check if explanation attached.) |
| 7. | Is all the scheduled equipment owned by you? ☐ Yes ☐ No If no, attach explanation. (☐ Check if explanation attached.) |
| 8. | Do you sub-haul, lease or hire equipment from others? ☐ Yes ☐ No If yes, is it: ☐ Permanently Leased ☐ Trip Leased |
| | a. If permanently leased, is it scheduled on this application? Yes No b. If permanently leased, are autos hired with drivers? Yes No c. If trip leased, provide the annual estimated cost of hire: |
| 9. | Do you lease to others? Yes No If yes, who must provide primary insurance? You Other If you provide insurance, is coverage desired for: Named Lessee(s) If Named Lessee(s), attach a list of Name and Addresses for each lessee. (Check if listing attached.) |
| 10. | Do you pull doubles? ☐ Yes ☐ No |
| 11. | Do you pull triples? ☐ Yes ☐ No |
| 12. | Do you haul containers or containerized freight? ☐ Yes ☐ No |
| 13. | Do you allow passengers other than company employees? Yes No If yes, attach a copy of passenger program or explain program (frequency, requirements), etc. (Check if explanation attached.) |
| 14. | Do you use any team, hot seat, slip seating or relay driver operations? ☐ Yes ☐ No |
| 15. | Do you sign contracts with shippers that give the shipper the right to determine cargo salvage values or declare cargos a total loss regardless of actual damage in the event of a loss? Yes No If yes, which shippers? |
| | What are commodities for each shipper? |
| | What is maximum load value? \$ |
| | What is percentage of loads for signed contracts limiting salvage? % |
| 16. | Do you operate mobile equipment subject to compulsory or financial responsibility laws or other motor vehicle insurance law in the state where it is licensed or principally garaged? Yes No |
| 17. | Have you ever had Truck Insurance under another name? Yes No If yes, list name and DOT # |

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| LEAS | ED OR H | IRED | | | | | | | | | |
|----------------|--------------------|------------------------------|----------------|---|--|---|---|----------|---------------------------|---|----------------------|
| 1. | Does App | | | • | | t is comprises r] Check if explar | | | gross re | ceipts? | |
| 2. | | nent leased k if explanat | | | ☐ No If yes, | attach explanat | ion and exam | ples of | agreeme | nts. | |
| | | | With Driver | Without Driver | Average Duration of a Trip Lease | Average # of Trip Leases Per Year | Estimated Trip Lease Payments Per Year | Provi | rance ded by Lessee | With Hold Naming ot As Add Insur | her Party itional |
| | A. Fror | n Others | | | | | | | | ☐ Yes | ☐ No |
| | B. To C | Others | | | | | | | | ☐ Yes | ☐ No |
| 3. | | | Lading is | shipment r | moved when le | ased to others? |) | | | | |
| | From Oth | ers? | | | | | | | | | |
| 4. | What % o | of Deadhea | ding? | % | | | | | | | |
| 5. | Do you b | ackhaul? | □ Yes □ |] No | If yes, what do | you backhaul? |) | | | | |
| SCHE | DULE OF | EQUIPME | NT OPE | RATED | | | | | | | |
| | | | | | e, Model, Year, | Type, Complete | VIN Number, | GVW, G | araging L | ocation, Sta | ited |
| | | lius of Oper | ation. | | | | Ţ | | | | |
| Light 7 | Type | Owned | | sed w/o rivers | Owner Operators | (0-100) | (101-300 |) | Long Hai (Over 30° | | AL UNITS |
| | m Trucks | | | | | | | | | | |
| | Trucks | | | | | | | | | | |
| Extra I | | | | | | | | | | | |
| Truck | / Tractors | | | | | _ | | | | | |
| | Trailers | | | | | | | | | | |
| | Trucks | | | | | | | | | | |
| - | Trailers | | | | | | | | | | |
| Other | | | | | | | | | | | |
| DESC | RIPTION | OF VEHICI | ES (Sem | ni-trailers | must be sched | duled for cove | rage to apply | , while | detached | d from now | er unit.) |
| Unit No. | Model Year | Manufactu | irer | Vehicle Typ tractor, sem obile equipr | e (truck, ni-trailer, | Serial Numbe | | Rad | ius T | ruck GVW actor GCW | Owner Type * |
| 1 | | | | | | | | | | | |
| 3 | | | | | | | | | | | |
| 4 | | | | | | | | | | | |
| 5 | | | | | | | | | | | |
| | | med Insured ed Insured (| | d by Leasin | g Co. (long term | lease without dri | ver); O=Owned | l by Own | er Operato | or; E=Owned | l by |
| Unit No. | Phy. Dar Limit* | Coll | Comp / | Name of Lo | oss Payee | Full Address | of Loss Paye | ee | | | |
| 1 | | | - | | | | | | | | |
| 2 | | | | | | | | | | | |
| 3 | | | | | | | | | | | |
| ⊢ _ | | | | | | | | | | | |

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^{*} Fill in the limit next to each vehicle if coverage is desired.

| EXPOSURE | HIST | ORY | | | | | | |
|--|----------|-----------|----------------------|---|----------------|-------------------|-------------------|--------------------------|
| Year Current Year | | | From | То | # of Units | Gross Receipts | s Mileage | |
| 1 st Prior | | | | | | \$ \$ | | |
| 2 nd Prior | | | | | | \$ | | |
| 3 rd Prior | | | | | | \$ | | |
| Projected for a | | | Miloago Sk | poots for past throa | (2) voare | \$ | | |
| Attach Pro-rata (Schedule B) Mileage Sheets for past three (3) years. | | | | | | | | |
| INSURANCE HISTORY & LOSS EXPERIENCE | | | | | | | | |
| HAS ANY INSURANCE COMPANY CANCELED OR NON-RENEWED YOUR POLICY IN THE LAST FOUR YEARS? Yes No If yes, explain: | | | | | | | | |
| Is your current coverage presently under Cancellation? Yes No No | | | | | | | | |
| | | | | thin the last 3 month sses runs must be fo | | | | ss / experience for auto |
| Policy Term From To | | | Insurance C | ompany | | # of Claims | / Total Incurred | |
| | | | | | | | | \$ |
| | | | | | | | | \$ |
| | | | | | | | | \$ |
| | | | | | | | | \$ |
| | | | | | | | | \$ |
| Describe any | claim | | | erves over \$25,000. | (Separat | e Sheet Attached | - If necessary.) | |
| Date of Lo | ss | | t of Loss / serve | Driver Involved in Loss | | | Description of L | oss |
| | | \$ | | | | | | |
| | | \$ | | | | | | |
| \$ | | | | | | | | |
| | \$ | | | | | | | |
| | | \$ | | | | | | |
| DRIVER, SA | EETV | / AND M | AINTEN AN | ICE . | | | | |
| | | | | | | | | |
| 1. Do yo | u hav | e a Form | al Safety P | rogram? Yes | ☐ No | | | |
| 2. Name | , title, | phone n | umber of pe | erson responsible fo | or safety (spe | ecify other dutie | s): | |
| 3. Is this | a sea | asonal op | eration? |] Yes □ No | If yes, desc | cribe: | | |
| 4. Are | all driv | ers your | employees | ? | - | | | Yes 🗌 No |
| | | • | | application and pers | sonnel files f | or each driver? | | Yes 🗌 No |
| • | | | | kers Compensation | | | <u> </u> | Yes |
| | | | - | rivers before hiring? | | | | Yes No |
| • | | | ous employ | • | | | | Yes 🗌 No |
| 9. How many drivers did you employ in the last year? | | | | | | | | |

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| | | | | | st of arivers with re | | | | | | |
|--|---|---|--|---|--|----------------------------|-------------------------------------|--|----------------------|-----------|--|
| am anniving | | | | | insurance is the lis | | | | | | |
| | | | | | drivers of vehicles | | | | | | |
| employees, leas | | | | | as well as any oth | | | | venicie. i | agree to | |
| | пошу | my agent of | any addit | onal driver | s before they are a | | | | | | |
| | | | | | | No. of Ad Conviction | | No. of | | Years | |
| | Class | Original | D.1(| Driver's | | Violation | | serious | Date | Driving | |
| Duis saula Manaa | A, B, | CDL | Date of | License | Driver's License | Three | | violations | of | Similar | |
| Driver's Name | С | License Date | Birth | State | Number | | | in last 7 | Hire | Vehicle | |
| | | Date | | | | Accidents | Violations | years (1) | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| (1) Serious | violations in | clude, but are | not limited | to: DUI, ho | omicide or assault in | volving an au | to, leaving the | e scene of an | accident | , etc. | |
| | | | | | | | | | | | |
| SAFETY MEA | SURES | | | | | | | | | | |
| 4 | | | ••• | | | | | | | | |
| - | | • | | d governoi | rs? 🗌 Yes 🔲 No |) | | | | | |
| If yes, | what spee | d are they s | et at? | | | | | | | | |
| 0 Ana ala | | | | | | | | | | | |
| 2. Are elec | 2. Are electronic log programs used to audit driver log books? ☐ Yes ☐ No | | | | | | | | | | |
| 3. Do you | 3. Do you utilize any satellite tracking systems? ☐ Yes ☐ No | | | | | | | | | | |
| , | - | | | | | | | | | | |
| Does your safety program include safe driving incentive awards? ☐ Yes ☐ No | | | | | | | | | | | |
| COVERAGES | | | | | | | | | | | |
| 0012101020 | | | | | | | | | | | |
| | | Auto Li | iability | | | | | | | | |
| | - | Combined Si | | (CSL) | c | | CSL | | | | |
| | (| | • | , , | Φ | | | | | | |
| | | Non-Owne | ership Lial | oility | Non-Ownership Liability # of Employees: | | | | | | |
| | | Hired A | uto Liabili | | | | | | | | |
| | | | ulo Liabili | ty | Estimated C | ost of Hire: | | | | | |
| | | | | | | ost of Hire: | | | | | |
| <u>Uni</u> | nsured / U | Inderinsure | | | | ost of Hire: | | | | | |
| <u>Uni</u> □ | nsured / U | | | st and No- | | ost of Hire: | | | | | |
| <u>Uni</u> □ | nsured / U | Uninsure | d Motoris | st and No- t** | Fault \$ | ost of Hire: | | | | | |
| Uni | nsured / U | Uninsure Underinsu | d Motorised Motorisured Motor | st and No- t** ist** | Fault \$ | ost of Hire: | | | | | |
| Uni | nsured / U | Uninsure Underinsu Personal Ir | ed Motoris ed Motoris ured Motor njury Prote | st and No- tt** rist** ection | Fault \$ | ost of Hire: | | | _ | | |
| <u>Uni</u> □ □ □ □ | nsured / U | Uninsure Underinsu Personal Ir | d Motorised Motorisured Motor | st and No- tt** rist** ection | Fault \$ | ost of Hire: | | | | | |
| ** Coverage and | limit choice | Uninsure Underinsu Personal Ir Medica | ed Motorised Motorised Motorised Motorial Motorial Protestal Paymention are for | st and No- st** rist** ection ts quoting pur | Fault \$ \$ \$ sooses only. A separa | ost of Hire: | r Carolina Ca | isualty Insura | ınce Co. l | Jninsured | |
| ** Coverage and | limit choice | Uninsure Underinsu Personal Ir Medica | ed Motorised Motorised Motorised Motorial Motorial Protestal Paymention are for | st and No- st** rist** ection ts quoting pur | Fault | ost of Hire: | r Carolina Ca | isualty Insura | ınce Co. l | Jninsured | |
| ** Coverage and | limit choice | Uninsure Underinsu Personal Ir Medica es in this section | ed Motorised Mot | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ost of Hire: | r Carolina Ca | isualty Insura | ınce Co. l | Jninsured | |
| ** Coverage and | limit choice insured Mo <u>Traile</u> | Uninsure Underinsu Personal Ir Medica es in this sectionist selection | ed Motoris and Motoris ared Motoris anjury Prote al Paymen are for an/rejection ge (Provident | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ate ISO and/o | r Carolina Ca pplicant wher | isualty Insura | ince Co. l erage. | Jninsured | |
| ** Coverage and | limit choice insured Mo <u>Traile</u> | Uninsure Underinsu Personal Ir Medica es in this section | ed Motoris and Motoris ared Motoris anjury Prote al Paymen are for an/rejection ge (Provident | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ate ISO and/o | r Carolina Ca pplicant wher | isualty Insura | ince Co. l erage. | Jninsured | |
| ** Coverage and | limit choice insured Mo <u>Traile</u> | Uninsure Underinsu Personal Ir Medica es in this sectionist selection er Interchan num Trailer | ed Motoris and Motoris ared Formation ared Formati | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ost of Hire: | r Carolina Ca pplicant wher | isualty Insura | ince Co. l erage. | Jninsured | |
| ** Coverage and | limit choice insured Mo <u>Traile</u> | Uninsure Underinsu Personal Ir Medica es in this sectionist selection | ed Motoris and Motoris ared Formation ared Formati | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ate ISO and/o | r Carolina Ca pplicant wher | isualty Insura | ince Co. l erage. | Jninsured | |
| ** Coverage and | limit choice insured Mo <u>Traile</u> Maxin | Uninsure Underinsu Personal Ir Medica es in this sectionist selection er Interchan num Trailer | ed Motorised Mot | st and No- st** ection ts quoting purp form must b | Fault \$ \$ \$ \$ coses only. A separate completed and sign | ate ISO and/o | r Carolina Ca pplicant wher | isualty Insura n binding cov | ince Co. l erage. | Jninsured | |
| ** Coverage and Motorists / Under | limit choice insured Mo <u>Traile</u> Maxim Com | Uninsure Underinsu Personal Ir Medica es in this sectionist selection er Interchan num Trailer \ Physical prehensive | ed Motorise and Motorise and Motorise and Motorise and Payment and | st and No- st** ection ts quoting purp form must b | Fault \$ \$ source completed and signature and si | ate ISO and/ogned by the a | r Carolina Ca pplicant wher | isualty Insura n binding cov | ince Co. l erage. | Jninsured | |
| ** Coverage and Motorists / Under | limit choice insured Mo <u>Traile</u> Maxim Com | Uninsure Underinsu Personal Ir Medica es in this sectionist selection er Interchan num Trailer v Physical prehensive pecified Peri | ed Motorise and Motorise and Motorise and Motorise and Payment and | st and No- tt** ection ts quoting purp form must b | Fault \$ \$ \$ \$ sooses only. A separate on the completed and signature of the completed and the complete of the | ate ISO and/ogned by the a | r Carolina Ca pplicant wher | isualty Insura n binding cov | ince Co. l erage. | Jninsured | |
| ** Coverage and Motorists / Under | limit choice insured Mo <u>Traile</u> Maxin Com Sp | Uninsure Underinsu Personal Ir Medica es in this secti torist selectio er Interchan num Trailer Physical prehensive pecified Peri Collision | ed Motoris and Motoris ared Formation ared | st and No- st** ection ts quoting purpform must be de Copy of A \$ \$ \$ \$ \$ \$ | Fault \$ \$ s | ate ISO and/ogned by the a | r Carolina Ca pplicant wher # | isualty Insura in binding cover alues: \$_ | ınce Co. l erage. | | |
| ** Coverage and Motorists / Under | limit choice insured Mo Traile Maxim Com Sp Exten | Uninsure Underinsu Personal Ir Medica es in this sectionist selection er Interchan num Trailer v Physical prehensive pecified Peri | ed Motoris and Motoris ared Ared Motoris ared Ared Motoris ared Motoris ared | st and No- tt** ection ts quoting purp form must b | Fault \$ \$ s | ate ISO and/ogned by the a | r Carolina Ca pplicant wher # | isualty Insura in binding cover alues: \$_ | ınce Co. l erage. | | |

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| | <u>Cargo</u> | | | | |
|--------------------|--|-----------------------------------|-----------------------------|--------------------------|-----------------------|
| | Limit | \$ | Radius: | 0 - 300 | ☐ 301 - 500 |
| | Deductible | \$ | | ☐ 501 - over | |
| | Carriers Cargo Broad For | m | | | |
| | Owners Cargo Broad For | m | | | |
| | Both Carriers and Owners | Broad Forms | | | |
| | Optional Cargo Cov | <u>erages</u> | | | |
| | Temperature Control Equ | ipment Breakdown - m | inimum \$2,500 deducti | ble applies to this o | otion. |
| | Water Damage / Tarpauli | n Endorsement – minin | num \$2,500 deductible. | | |
| | Poultry Cages (Non-owne | d) Endorsement | ☐ Other | | |
| | Special Limits Endorseme | ent Limit \$ | Shipper | Comr | nodity |
| | % of Loads @ higher limit | <u></u> | | | |
| | Terminal Coverage | Limit \$ | Deduc | tible \$ | |
| $\overline{\Box}$ | Othor | · | | • | |
| Physica | Addross . | | | | • |
| = | o Facility | | | | _ |
| | e Security Features | | | | |
| | | | | | |
| Com | bined Deductible (Physica | I Damage / Cargo) | | | |
| | A combined of | leductible will apply <u>un</u> | less declined. (if appro | ved in state) | |
| | ☐ Con | nbined Deductible appli | es to Tractor / Trailer of | nly. | |
| | ☐ Combined D | eductible applies to Tra | actor / Trailer and Carg | o (if written). | |
| | | | | | |
| | CAROLINA CASUALTY II | NSURANCE CO LOSS P | REVENTION SERVICES | FOR 10+ VEHICLES | |
| | CCIC's Loss Control staff of | an tailor loss control <i>con</i> | sultative services to me | et your specific needs | |
| Our Loss Contro | I staff is available to our insured | | | o that insured will be p | orepared for a D.O.T. |
| | | compliance audit be | | _ | |
| | | s can take advantage of c | | | |
| Som | Our Loss Control inars are available to CCIC insi | staff will help our insured | | - | nomboro |
| Selli | illais are available to CCIC ills | areas to help with continu | ing education of your di | ivers and other stair i | nembers. |
| ADDITIONAL I | NSUREDS | | | | |
| Name | Mailing Ac | ldress | | Coverages (1) | Relationship |
| Nume | munning A | 141 000 | | Goverages (1) | to Insured (2) |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| CERTIFICATE | HOI DERS | | | | |
| Name | Mailing Ac | ldress | | Coverages (1) | Relationship |
| | • | | | | to Insured (2) |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| (1) A=Auto Liabili | ty P=Physical Damage C=Ca | rgo (certificate holders on | ly) Attach separate list if | space above is not ad | lequate. |
| | r, lessee, shipper, broker, inter | | | | • |

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Please complete and attach state (**) specific Truck Application Supplemental page CTP5037** and all applicable UM/UIM select/reject form(s). If needed also complete CTP 5725.

I hereby certify that the information contained in this application is true and agree that a misrepresentation of any of the facts by me will constitute a reason for the company to void or cancel any policy issued on the basis of this application and will hold the company harmless for the action taken. I also agree that if a policy is issued pursuant to this application, the application and any elections or rejections, which are included with the application and signed by me, may be relied upon by the company as accurate and shall become part of the policy.

I recognize that all or parts of my operations are under the Department of Transportation oversight requiring me to adhere to their rules and regulations, acknowledge that DOT's rules and regulations are understood by me and I will adhere to the rules and regulations including, but not limited to, driver hiring, vehicle inspection and maintenance, and hours of service.

I authorize Carolina Casualty Insurance Co to obtain a copy of any Motor Vehicle Report for rating/underwriting the insurance for which I have applied. I also understand that a routine inquiry may be made providing information concerning my character, general reputation, personal characteristics and mode of living. Upon written request, information as to the nature and scope of the report will be provided to me.

| Signature of APPLICANT X | Signature of AGENT of Applicant |
|-------------------------------------|--|
| Type or print Applicant Name: | Agency Name: |
| | Address of Agency: |
| Title or relationship to Applicant: | Agent License or Registration #: Agent Phone Number: |
| Licensed Agent of the Company: | Date Application Completed: |
| Licensed Agent ID#: | |

A CREDIT REPORT OR OTHER INVESTIGATIVE REPORT ABOUT YOU MAY BE REQUESTED IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT RENEWALS. ANY INFORMATION WHICH WE HAVE OR MAY OBTAIN ABOUT YOU OR OTHER INDIVIDUALS LISTED AS POLICYHOLDERS ON YOUR POLICY WILL BE TREATED CONFIDENTIALLY. HOWEVER, THIS INFORMATION, AS WELL AS OTHER PERSONAL OR PRIVILEGED INFORMATION SUBSEQUENTLY COLLECTED, MAY, UNDER CERTAIN CIRCUMSTANCES, BE DISCLOSED WITHOUT PRIOR AUTHORIZATION TO NON-AFFILIATED THIRD PARTIES. WE MAY ALSO SHARE SUCH INFORMATION WITH AFFILIATED COMPANIES FOR SUCH PURPOSES AS CLAIMS HANDLING, SERVICING, UNDERWRITING AND INSURANCE MARKETING. CREDIT SCORING INFORMATION MAY BE USED TO DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE, OR THE PREMIUM YOU WILL BE CHARGED. YOU HAVE THE RIGHT TO SEE PERSONAL INFORMATION COLLECTED ABOUT YOU, AND YOU HAVE THE RIGHT TO CORRECT ANY INFORMATION WHICH MAY BE WRONG. IF YOU ARE INTERESTED IN OBTAINING A DESCRIPTION OF OUR INFORMATION PRACTICES, AND YOUR RIGHTS REGARDING INFORMATION WE COLLECT, ASK YOUR AGENT, OR, IF YOU HAVE BEEN ISSUED A POLICY, PLEASE WRITE US AT THE ADDRESS PROVIDED WITH YOUR POLICY.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER 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 AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

COVERAGE HAS NOT COMMENCED. You, or your agent, may commence coverage only by requesting a licensed general agent of Carolina Casualty Insurance Company to bind coverage. A binder of insurance will be issued by our licensed general agent specifying the date and time coverage will become effective, but in no event shall coverage become effective prior to the date and time you, or your agent, contact a licensed general agent of Carolina Casualty Insurance Company and coverage is bound by him or her.

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