

One Bala Plaza, Suite 100 Bala Cynwyd, PA 19004

# GYMNASTICS FACILITIES APPLICATION

## **SUBMISSION REQUIREMENTS**

- Complete ACORD applications for Property, Auto and Umbrella Liability, if coverage is requested
- Evidence of Participant Accident coverage
- Standard Accident Waiver for Participants
- Complete event schedule for special events or competitions sponsored by the Applicant
- Latest annual financial
- Currently valued insurance company loss run for the current policy period plus three (3) prior years
- Emergency evacuation plan
- Copy of safety program including rules and procedures
- Sample equipment inspection checklist
- Note that Abuse or Molestation Coverage is not available for this Product

## SECTION I – GENERAL INFORMATION

	SECTION I - GENERAL INFORMATION				
1.	Applicant Name:				
2.	Mailing Address:				
	Physical Address:				
3.	Contact Person: Website Address: www.	Telephone: E-mail Address:			
4.	Risk Management Contact: Risk Management's Email:	Risk Management's Phone:			

5. Business type: Corporation Partnership Individual Non-Profit Governmental entity Other:

6. Year business was established? Number of years under present management: FEIN:

7. List all Named Insureds and their interests: **Note: The First Named Insureds require common / majority** ownership of each Named Insured – if not, explain the relationship to insured.

8.	Is the Applicant compliant with the Zackery Lystedt Law? (Only applicable in Washington)	Yes	No
9.	Is the Applicant a member of a sanctioning body?: (i.e. USA Gymnastics) If yes, which body:	Yes	No
10.	Is the Applicant a franchisee? If yes, name of the franchise to which the Applicant belongs:	Yes	No
11.	Has coverage been declined, cancelled or non-renewed in the past three (3) yrs? If yes, provide details.	Yes	No
12.	Does the Applicant have any inflatable, fabric or air supported structures such as, but not limited to, bubbles or domes?	Yes	No

# **SECTION II – GENERAL LIABILITY**

**Annual Number of** 

**Participants** 

\$

**Annual Receipts** 

a.	Gymnastics.		Φ		
	Ages 1-12				
	Ages 13-19				
b.	Aerobics		\$		
C.	Cheerleading		\$		
	Ages 1-12				
	Ages 13-19				
d.	Dance		\$		
e.	Martial Arts		\$		
f.	Swimming (monthly # of participants / # of months)		\$		
g.	Open gym or parents night out		\$		
h.	Birthday Parties (annual # of participants)		\$		
i.	Day Care - Complete Section IV		\$		
j.	Day Camps - Complete Section VI		\$		
k.	Overnight Camps – Section VI		\$		
1.	Does the Applicant sponsor any non-sanctioned gymna	astics or cheerlead	ing competitions?	Yes	No
2.	Does the Applicant use a mat or springboard floor?			Yes	No
3.	Does the Applicant provide classes, instruction or demo	onstration of Parko	our or Freerunning?	Yes	No
4.	Does the Applicant provide obstacle course classes, incompetition or demonstration?  a. Name of the program and description:	cluding but not lim	ited to Ninja Warrior	Yes	No
	<ul> <li>b. Age range:</li> <li>c. Spotters at each obstacle?</li> <li>d. Who maintains the obstacles?</li> <li>If a 3<sup>rd</sup> party, does the Applicant obtain a Certificat an Additional Insured?</li> </ul>	e of Insurance na	ming the Applicant as	Yes Yes	No No

**Activities** 

a.

Gymnastics:

e. List / Describe all obstacles:

Obstacle	Manufacturer	Age

5. Does the Applicant provide Cross Fit Training or Sports Enhancement Training (other than standard gymnastics training) for adults or children? If yes, provide detailed description.

Yes No

6. Does the Applicant obtain waivers and releases for all participants including adults? If yes, attach copy.

Yes No

Does the waiver include use of all equipment including inflatables and rock walls, if any?

Yes No

7. Ratio of instructors to students: *(other than day care)* 

8. Ratio of instructors to s

ctors to students: ( <i>day care</i> )	Ratio of Instructors to students
Ages 0 - 18 months	to
Ages 18 months – 3 years	to
Ages 3 – 4 years	to
Over 4 years	to

9. Trampolines or other rebounding/tumbling equipment with posted safety rules?

Yes No

10. Does the Applicant have a foam pit?

If yes, describe padding:

Supervised at all times?

Depth of pit:

No

No

No

Yes

Yes

11. Sales of sports equipment or apparel?

If yes, type:

Yes Annual receipts: \$

12. Has the Applicant completed any National Certification program?

If yes, what certifications does the Applicant hold:

Yes No

13. Does the Applicant own/maintain a swimming pool? If yes, complete Swimming Pool Section XI below.

Yes No

14. Does the Applicant own or lease the facility: Own Lease

If leased, who is responsible for:

Building maintenance **Building Owner Applicant** Parking lot Applicant **Building Owner** 

15. Does the Applicant lease the facility or equipment to others? If yes, does the Applicant obtain certificates of insurance?

Yes No Yes No

16. Is there a minimum of one staff member certified in first aid present at all times?

Yes No

17. Is there a minimum of one staff member certified in CPR present at all times?

Yes No

18. Limit of Participant Accident coverage:

Per person: \$

Catastrophic: \$

19. Additional Insured(s) required? Please provide list and advise relationship to insured:

	SECTION III - CONCUSSIONS - ATHLETICS		
1.	Does the Applicant have a written concussion awareness and management program in place,		
	and, where applicable, is it compliant with current state legislation?	Yes	No
	If yes, does this include:		
	a. Understanding a concussion and the potential consequences of this injury?	Yes	No
	b. Recognizing the signs and symptoms of a concussion or other closed head injury and		
	how to respond?	Yes	No
	<ul><li>c. Learning about steps for returning to activity after a concussion?</li></ul>	Yes	No
	d. Focusing on prevention and preparedness to help keep participants safe?	Yes	No
	*A copy of written program is required upon binding.		
2.	Does the insured require all coaches, instructors, and officials to complete the online		
	Concussion Course offered by the Centers for Disease Control and Prevention?	Yes	No
3.	a. Does the insured communicate and distribute education materials to participants and / or		
	parents / guardians of minors about the nature of risk of concussions, including but not		
	limited to how to recognize concussion symptoms, in written or electronic form?	Yes	No
	b. Does the insured require the participants and / or parents / guardians of minors to sign an		
	acknowledgment that they have received and reviewed?	Yes	No
4.			
	practice immediately?	Yes	No
5.	Does the Applicant mandate that participants suspected of suffering a concussion can only		
	return after at least 24 hours and with written clearance from a licensed physician before being		
	allowed to return to play?	Yes	No
6.	Does the Applicant utilize base line testing?	Yes	No

If yes:

a. Describe:

- b. Advise the name of the manufacturer:
- c. Advise who monitors the data:

  Coaches Employees Volunteers 3<sup>rd</sup> Party

7. Does the Applicant currently utilize any concussion impact monitoring technology?

	SECTION IV – DAY CARE CENTERS		
1.	Is the day care licensed?  NOTE: Unlicensed day care centers are not eligible under this program.	Yes	No
2.	Has the Applicant's license ever been denied, suspended or revoked?  If yes, provide details:	Yes	No
3.	Is the day care separated from the gymnastics facility? If no, how are children kept away from equipment:	Yes	No
4.	Exits directly to the outside on the ground floor?	Yes	No
5.	Are bathroom doors locked? Can they be unlocked from the outside?	Yes Yes	No No

Yes

No

Are premises child proofed to eliminate potential hazards?				
Has lead abatement been performed since 1971?	Yes	No		
Any exposure to asbestos materials?	Yes	No		
Any staff under the age of 18 years old?	Yes	No		
Does the Applicant have volunteers? If yes, indicate duties:	Yes	No		
Does the Applicant provide sick child, drop in, latch-key, boarding or camp services? If yes, describe:	Yes	No		
Does the Applicant care for special needs children? If yes, describe.	Yes	No		
Does the Applicant maintain the following: Immunization records – updated annually? Records for each child indicating unusual conditions the child has? Signed releases for emergency medical treatment obtained from parents? Written instructions from child's physician for dispensing medication?	Yes Yes Yes Yes	No No No No		
Is there an outside play area? If yes, describe security, i.e. fencing, gates, locks, etc.	Yes	No		
	Has lead abatement been performed since 1971?  Any exposure to asbestos materials?  Any staff under the age of 18 years old?  Does the Applicant have volunteers? If yes, indicate duties:  Does the Applicant provide sick child, drop in, latch-key, boarding or camp services? If yes, describe:  Does the Applicant care for special needs children? If yes, describe.  Does the Applicant maintain the following:  Immunization records – updated annually?  Records for each child indicating unusual conditions the child has?  Signed releases for emergency medical treatment obtained from parents?  Written instructions from child's physician for dispensing medication?	Has lead abatement been performed since 1971?  Any exposure to asbestos materials?  Any staff under the age of 18 years old?  Does the Applicant have volunteers? If yes, indicate duties:  Yes  Does the Applicant provide sick child, drop in, latch-key, boarding or camp services?  If yes, describe:  Does the Applicant care for special needs children? If yes, describe.  Yes  Does the Applicant maintain the following:  Immunization records – updated annually?  Records for each child indicating unusual conditions the child has?  Signed releases for emergency medical treatment obtained from parents?  Written instructions from child's physician for dispensing medication?		

## **SECTION V - INFLATABLES**

NOTE: Off-premises use or rental of inflatables is excluded.

- 1. Please provide a list of inflatables commonly owned/used.
- 2. Does the Applicant use any inflatables outside of its building?
- 3. Are inflatables checked daily and maintenance logs maintained? Yes No

## SECTION VI - ROCK CLIMBING AND BOULDERING WALLS

NOTE: Off-premises use or rental of rock walls is excluded.

- 1. Does rock wall meet all CWIG (Climbing Wall Industry Group) standards and local codes? Yes No
- 2. What is the height of the wall:

Bouldering (traversing) wall only – 6' or less?

- 3. Are participants allowed to climb on their own?
- 4. What is the check-in procedure:
- 5. What kinds of verbal contacts or warnings given:
- 6. When is safety testing done:

Yes

No

7.	What type certification system is used:		
8.	What type of equipment is used:		
	Describe the belay system:		
9.	What type of landing surface is used: (Describe makeup, thickness and extent of fall protection)		
10.	Who is responsible for daily maintenance and checks:		
11.	Are spotters required? Yes No At what height:		
12.	Does the Applicant have a portable wall? If yes, what is frequency of use off premises:	Yes	No
13.	Is there a separate charge for use of the wall? If yes, please provide annual receipts. \$	Yes	No
	SECTION VII – MARTIAL ARTS		
1.	Are instructors certified in Martial Arts? If yes, list qualifications, including belt rank:	Yes	No
2.	List styles taught and age groups:		
3.	Does the Applicant sponsor on site tournaments with other schools?	Yes	No
4.	Are kicking motions to the head permitted during sparring?	Yes	No
5.	Does the Applicant offer self-defense programs?	Yes	No
6.	Does the Applicant offer weight/strength training?	Yes	No
7.	Is free sparring permitted? If yes, light contact or full contact:	Yes	No
	If yes, are rules posted and signed by owner? Are kicking motions to the head permitted in sparring?	Yes Yes	No No
8.	Describe protective gear required:		
	SECTION VIII – BIRTHDAY PARTIES		
1.	Are birthday party attendees allowed on gymnastics equipment, trampolines or rock walls? If yes, please describe protection and supervision:	Yes	No
2.	What is the average number of attendees per party:  Age group:		

- 3. What is the ratio of staff to attendee:
- 4. Does the Applicant serve food? If yes, what type:

Yes No

No

5. Are parents permitted to bring food on premises for parties?

Yes

6. Briefly describe activities and equipment attendees are permitted to use for parties:

		SI	ECTION IX – CA	MPS / CLINICS		
1.	Day Camp Overnight Camp	# of Campers: # of Campers:		# of Camper Days: # of Camper Days:		
2.	All counselors / lea	ders 18 years or	older?		Yes	No
3.	Supervisor on duty	at least 25 years	or older at all tin	nes?	Yes	No
4.	Overnight camps? Describe sleeping	arrangements:			Yes	No
	Any water hazard of Describe:	exposure?			Yes	No
	Are camps co-ed?				Yes	No
		5	SECTION X - CH	EERLEADING		
1.		i.e. junior high, s	enior high?):	ading? sessed on an annual basis for team		No
	placement?				Yes	No
2.	Does the Applicant	follow NACCC o	r USASF recomn	nended guidelines for spotters?	Yes	No
3.	Does the Applicant	train students on	proper spotting	techniques?	Yes	No
4.	Are teams / individ	uals supervised a	t all times by qua	lified coaches?	Yes	No
5.	Type of floor protect	ction:	Mats	Springboard		
6.	Are pyramids perm Are only advanced Does the Applicant	students allowed	to perform pyrar	mids higher than 2 people? nother base?	Yes Yes Yes	No No No
7.	Does the Applicant If no, provide rules			ned by NACCC/USASF rules?	Yes	No

	SECTION XI – SWIMMING POOLS		
1.	Are all swimming pools and spas compliant with Virginia Graeme Baker Pool and Spa Safety Act? If no, provide timetable and action plan:	Yes	No
2.	Is use of the pool limited to registered students only? If no, describe:	Yes	No
3.	Are birthday party attendees (if any) permitted to use the pool?	Yes	No
4.	Is a lifeguard on duty at all times pool is in use?	Yes	No
5.	What is the depth of the pool: Feet Distance between depth markers:	Fee	et
6.	Does the Applicant have any of the following features: Diving Board? If yes, height of board: Water Slide? If yes, height of slide:	Yes Yes	No No
7.	Above Ground? Yes No In Ground? Yes No		
8.	Indoor? Yes No Outdoor? Yes No		
9.	Is there a slip-proof surface surrounding pool area?	Yes	No
	SECTION XII - HIRED AND NON-OWNED AUTO		
1.	Does the Applicant have any owned automobiles?	Yes	No
	NOTE: If insured has owned autos, the hired car and non-owned auto coverage should be placed with the automobile carrier. Explain if an exception is requested.		
2.	Does the Applicant allow employees to use their own personal vehicles for its business purpose?  If yes, how many employees use their own personal vehicles:  If yes, how often? Daily Weekly Monthly Other:	Yes	No
3.	Does the Applicant obtain Motor Vehicle Reports?  If yes, how often: Annually Every other year Other:	Yes	No
4. 5	Does the Applicant confirm that all employees who regularly use their cars for business purposes carry minimum personal auto limits? If yes, what minimum limits are required: \$ Please provide the approximate cost of hire for all hired or leased autos during the course of	Yes	No
5.			
6.	the policy period: \$ Is hired auto physical damage required?	Yes	No

#### WINTER WEATHER FREEZE PROTECTION

The Winter Weather Freeze Section is mandatory on all risks that have a prior winter freeze loss greater than \$25,000 or 10% of the building TIV in the past 5 years OR a location in states commonly experiencing freezing temperatures.

These states include but are not limited to: AL, AR, AZ, CO, CT, DE, DC, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NY, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Can the Applicant reliably confirm that all areas of the Applicant's building with fire sprinkler piping and/ or domestic water lines can be maintained at 45° F or higher? N/A Yes No This includes exterior accessed sprinkler riser rooms, as well as attics, crawl spaces, and stairwells if they have water lines in them.

a. If not, select all freeze protection measures currently in place:

Temperature monitoring and remote heating control system (Wi-Fi temperature controls) **PHLYSense** 

Other water detection/ notification/ alarm system

Backup electrical generator, ensuring building heat at all times

Insulation around water pipes in cold areas\*

Heat tracing for water pipes in cold areas\*

Antifreeze fire sprinkler system in cold areas\*

Space heaters or heated forced air in attics, crawl spaces, stairwells with fire sprinklers Other:

\* Cold areas are defined as portions of a building that cannot be maintained at all times reliably at or above 45° F. 2. Fire Protection and Testing a. Is the building provided with an Automatic Fire Sprinkler System (AS)? Yes No N/A i. If yes, what type of sprinkler system is installed? Wet-Pipe Dry-Pipe Both If ves. approximately what percentage (%) of the building is sprinklered? If yes, has the system been tested & inspection by qualified sprinkler contractor within past 12 months & includes a formal winterization review? Yes No N/A If yes, are the alarms tied to a 24 hour UL listed monitoring company? Yes No N/A Emergency Water Response (domestic and AS water lines) a. Are water shutoff valves (domestic and AS water lines) marked and readily accessible? No Yes N/A b. Are water shutoff valves exercised (closed and reopened) at least annually? Yes No N/A c. Is the staff qualified to respond and shut off the water main during normal business hours and off hours? Yes No N/A **Automatic Water Shutoff Devices** a. For domestic water lines, is there a water flow detection, notification and automatic shutoff? Yes No N/A Unused/ Vacant Spaces 5. a. Does Applicant have a formal process to turn off and drain domestic water lines for these spaces? Yes No N/A Seasonal Occupancies ONLY: a. Is there a full-time caretaker/ maintenance personnel on the premise? Yes No N/A If yes, select required duties of the caretaker: Regular walkthroughs of the building i. How often each day? Trained in the location(s) of water shut off valve(s) Inspects taps and leaves them dripping in freeze weather events Shuts off or drains pipes during freezing temperatures Monitors building temperatures ensuring heat is maintained at required levels Responds to power outages i. List of required procedures

**Gymnastics Facilities Application** 

Product Code: IP

No

Yes

b. If no caretaker is present, has the building been properly winterized including water turned off, pipes drained, heat maintained, proper pipe insulation, etc.?

N/A

Name of Applicant:

One Bala Plaza, Suite 100 Bala Cynwyd, PA 19004

Underwritten by: Philadelphia Indemnity Insurance Company

# CYBER SECURITY LIABILITY ENDORSEMENT – SUPPLEMENTAL QUESTIONNAIRE

City: Webs	ite: w	ww:	ations:	State:	Zip:	
1.	Anı	nual	sales or revenue: \$			
2.	bel	ongi	ne Applicant collect, store or otherwise handle any Peng to customers, clients, or other third parties, other blease indicate the types of Personally Identifiable Int	than employees?	Yes	No
		a.	Social Security Numbers, Bank or Other Financial other State Identification Numbers	Account Details, Driver's L	icense or	
		b.	Non-public Medical or Healthcare Data, including F	Protected Health Information	on (PHI)	
		c.	Credit or Debit Card Information			
3.	a.	da	ring the last three (3) years, has anyone alleged that mage to their computer system(s) arising out of the ostem(s)?			No
	b.	lav	ring the last three (3) years, has anyone made a der vsuit against the Applicant alleging invasion or interfe appropriate disclosure of Personally Identifiable Infor	erence of rights of privacy		No
	C.		ring the last three (3) years, has the Applicant been tion by any regulatory or administrative agency for pu		ation or Yes	No
	d.		the Applicant aware of any circumstance that could r im being made against them for the coverage being		to result in a Yes	No

#### FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that they/ them are an authorized representative of the Applicant and declares to the best of their knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company \* in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

\*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.

## **FRAUD NOTICE STATEMENTS**

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 THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). (NOT APPLICABLE IN AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, NJ, NY, OH, OK, PA, RI, TN, VA, VT, WA AND WV).

APPLICABLE IN AL, AR, LA, MD, RI AND WV: ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND/OR CONFINEMENT IN PRISON (IN ALABAMA, MAYBE SUJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF).

APPLICABLE IN CALIFORNIA: FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDLENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

APPLICABLE IN COLORADO: 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 DISTRICT OF COLUMBIA:** 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.

**APPLICABLE IN FLORIDA** 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.

APPLICABLE IN KANSAS: AN ACT COMMITTED BY 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.

**APPLICABLE IN KENTUCKY:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**APPLICABLE IN MAINE:** 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.

**APPLICABLE IN NEW JERSEY:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**APPLICABLE IN NEW MEXICO:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**APPLICABLE IN OHIO:** 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.

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

APPLICABLE IN PENNSYLVANIA: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**APPLICABLE IN VERMONT:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

APPLICABLE IN NEW YORK: 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. THIS APPLIES TO AUTO INSURANCE.

NAME (PLEASE PRINT/TYPE)	TITLE (MUST BE SIGNED BY THE PRESIDENT, BOARD CHAIR, CEO OR EXECUTIVE DIRECTOR)
SIGNATURE	DATE
SECTION TO	BE COMPLETED BY THE PRODUCER/BROKER/AGENT

#### SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER

AGENCY
(If this is a Florida Risk, Producer means Florida Licensed Agent)

PRODUCER LICENSE NUMBER
(If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)