

## RELIGIOUS ORGANIZATION SUPPLEMENTAL APPLICATION

**Pages 1 - 4 must be completed on all submissions.**

1. If Applicant owns or provides Child Care services complete page 5
2. If Applicant owns, operates or attends a Camp, complete page 6.
3. If Applicant operates a School, complete page 7.
4. If Applicant sponsors Fund Raising Events, complete page 8.
5. If Applicant has Security Guards, complete page 8 & 9
6. If Applicant has any Contracting Operations, complete pages 9 & 10
7. If Applicant has any building > 100 years old, valued > \$500,000 complete pages 11 & 12 for each building.

### SUBMISSION REQUIREMENTS

- ACORD Applications, including Crime (2000) and Umbrella
- Statement of values if blanket or agreed value on property
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photograph of house of worship (front and rear)
- If the Applicant has more than 10 drivers, MVR's for each
- Latest audited financials or latest approved financial budget

Applicant Name:

Specific Denomination:

Number of Members/ Parishioners:

Mailing Address:

City:

State:

Zip:

501(c)3?

Yes

No

Website Address:

Risk Management Contact:

Cell Phone:

E-Mail:

### SECTION I - LIFE SAFETY

Do all of the Applicant's facilities (buildings) have the following life safety features:

(Indicate any locations which do not have the following features.)

- |   |     |    |            |                  |     |    |
|---|-----|----|------------|------------------|-----|----|
| 1. Fire alarms?   |     |    |            |                  | Yes | No |
| 2. Smoke detectors  | Yes | No | Hard Wired | Battery Operated |     |    |
| 3. Emergency lighting?  |     |    |            |                  | Yes | No |
| 4. Sprinklers?  |     |    |            |                  | Yes | No |
| 5. Are evacuation routes posted throughout the building?              |     |    |            |                  | Yes | No |
| 6. Does the Applicant have minimal of 2 means of egress per building? |     |    |            |                  | Yes | No |

### SECTION II - PROPERTY

- |   |     |    |
|---|-----|----|
| 1. Are any of the buildings used for something other than what they originally built for?<br><b>If yes, list locations and describe renovation work:</b>  | Yes | No |
| 2. Are any of the Applicant's buildings on a historical register?<br><b>If yes, please list locations and provide an appraisal:</b>   | Yes | No |
| 3. If there is cooking on premises?<br>Describe exposure and protections:   | Yes | No |
| 4. Does the property have aluminum wiring?<br>If yes, has it been retrofitted with one of the PHLI approved connectors by a licensed electrician?<br>Indicate which one: COPALUM: Yes No Alumiconn: | Yes | No |
| Date updated:<br><b>Please supply retrofit documentation or statement from installing contractor.</b>   | Yes | No |

**SECTION III - INLAND MARINE**

- |   |     |    |
|---|-----|----|
| 1. Any buildings with stained glass?  | Yes | No |
| If yes, value of stained glass: \$  |     |    |
| Is stained glass included in the building limits provided?  | Yes | No |
| 2. Attach a description and value of any religious artifacts or artwork (including stained glass) located inside or outside of premises. Include any appraisals (required if > \$5,000 per item). |     |    |
| 3. Is there an organ or other musical instrument?   | Yes | No |
| Value and description: \$   |     |    |

**SECTION IV - GENERAL LIABILITY**

- |   |     |    |
|---|-----|----|
| 1. Is a nursery available during scheduled house of worship activities?   | Yes | No |
| Number of days per week nursery is provided:      Average number of children in nursery each week:  |     |    |
| Nursery is staffed by:                                      Employees                                      Volunteers   |     |    |
| 2. Is a youth group program offered?  | Yes | No |
| Age range of children:                                      Number in attendance each week:   |     |    |
| Youth group is run by:                                      Lay pastors                                      House of worship members                                      Other volunteers |     |    |
| List of activities:   |     |    |
| 3. Does the Applicant operate any shelters?   | Yes | No |
| <b>If yes, indicate location number and number of beds for each:</b>  |     |    |
| Is the shelter manned by wake staff or volunteers:  |     |    |
| What are the hours that the shelter is open:  |     |    |
| 4. List all community services provided by the Applicant's organization:  |     |    |
| 5. Does the Applicant lease any of the house of worship's premises to members or the general public?  | Yes | No |
| a. If yes, list the entities that use the house of worships premises (Examples include Boy Scouts, Other Religious Organizations, etc.)   |     |    |
| b. Does the lease contain an indemnification clause and hold harmless agreement in favor of the house of worship?   | Yes | No |
| c. Does the Applicant obtain a certificate of insurance for the lessee's Commercial General Liability policy?   | Yes | No |
| d. Is the Applicant listed as an additional insured on the lessee's insurance policy?   | Yes | No |
| 6. Does the Applicant have any foreign travel exposure within the next 12 months?   | Yes | No |
| a. Does the Applicant have a Foreign Liability policy in place?   | Yes | No |
| b. Does the Applicant obtain signed liability waivers from all participants?  | Yes | No |
| c. Advise:      Country:                                      Length of stay:                                      Number of patrons attending:   |     |    |
| d. Describe activities that will occur:   |     |    |
| 7. Does the house of worship sponsor any athletic leagues?  | Yes | No |
| a. Sport(s) played:   |     |    |
| Number of participants:                                      Age of participants:   |     |    |
| b. Does the Applicant require all participants or guardians (if minors involved) to sign a waiver of liability prior to participating?  | Yes | No |
| c. Does the Applicant require evidence of participant's Personal Liability insurance?   | Yes | No |
| d. Does the Applicant obtain an Accident & Health policy?   | Yes | No |
| If yes, what limit: \$  |     |    |
| 8. Does the Applicant now use or plan, in the future, to use swimming facilities?   | Yes | No |
| a. Is the pool:                      Owned/operated by the Applicant, or                      Operated by other than the Applicant  |     |    |
| b. Is a minimum of one staff member certified in CPR present at swimming areas?   | Yes | No |
| c. Are lifeguards present?                      Yes      No                      d. Are water depths marked?                      Yes      No   |     |    |
| e. Is the pool completely fenced?                      Yes      No                      f. Is there a self-locking gate?                      Yes      No                                   |     |    |
| g. Is there a diving board                      Yes      No                      h. Is there a slide into the pool?                      Yes      No  |     |    |

9. Are all swimming pools and spas compliant with Virginia Graeme Baker Pool and Spa Safety Act? Yes No  
**If no, provide time table and action plan:**
10. Ratio of staff to child when at pools:
11. Does the Applicant own or have access to a playground area? Yes No  
 a. Is the area fenced? Yes No b. Are trampolines present? Yes No  
 c. Describe playground equipment and surfaces:

**SECTION V - PROFESSIONAL LIABILITY**

1. Does the Applicant's current insurance program provide Professional Liability Coverage? Yes No  
 If yes, indicate the limit of liability: \$
2. Is Professional Liability: Occurrence Claims Made Retroactive Date:
- | Position                     | # of Full Time | # of Part Time | Position        | # of Full Time | # of Part Time |
|------------------------------|----------------|----------------|-----------------|----------------|----------------|
| Administrators               |                |                | Clerical        |                |                |
| Clergy, Rabbis, Pastor, etc. |                |                | Teachers        |                |                |
| Counselors                   |                |                | Camp Counselors |                |                |
| Nurses                       |                |                | Other:          |                |                |
| Volunteers                   |                |                |                 |                |                |
3. What type of counseling is performed by the insured's clergy, rabbis, pastor, etc.:  
 Alcohol Marriage Religious Drugs Pregnancy Other:
4. Have all clergy, rabbis, pastor, etc. completed their degree at an accredited theological seminary? Yes No  
**If no, describe training clergy, rabbis, pastor, etc. underwent:**
5. Does the Applicant verify license, education and other credentials for all counselors? Yes No
6. Is the house of worship or clergy, rabbis, pastor, etc. aware of any act, error, omission, fact, circumstance or situation that might afford valid grounds for a future claim, suit, or action under professional liability? **If yes, please describe:** Yes No
7. Does the Applicant use contracted counselors? Yes No
8. Are certificates of malpractice liability insurance obtained and maintained for all contracted counselors and health care providers? Yes No  
**If yes, indicate the limits of liability:**
9. Is the staff required to report all incidences that may result in a claim? Yes No  
 If yes, is a written record kept? Yes No
10. Are procedures in place to protect confidentiality of clients? Yes No

**SECTION VI - CRIME**

1. Does the Applicant have monetary donation boxes on premises? Yes No  
**If yes, how often are they emptied:**
2. Are there any seasonal needs for increased money and securities limits? Yes No  
 Dates: Limit needed:
3. Is the sanctuary or any other house of worship building left unlocked when no staff is present? Yes No
4. If volunteers are used to count/handle donations, please provide number used and screening required of same.

**SECTION VII - AUTOMOBILE**

1. Does the Applicant require employees and volunteers to carry and show evidence of personal auto insurance? Yes No
2. Describe use of non-company vehicles:
3. Does the Applicant provide transportation services? Yes No
4. Does the Applicant have a formal driving policy in place with MVR standards? Yes No  
 If yes,  
 a. Is driving policy communicated in writing to all employees? Yes No



12. Has the Applicant's organization ever had an incident which resulted in an allegation of sexual abuse? **If yes, please describe:** Yes No
- a. Was a claim made against the organization? Yes No  
**If yes, please describe:**
- b. Was a claim made against any employee(s)? Yes No  
**If yes, please describe:**
- c. Was the case settled? Yes No  
**If yes, please explain:**
13. Does the Applicant's current insurance program provide Abuse and Molestation coverage? Yes No
14. Indicate current Abuse and Molestation limit of liability: Yes No  
Is coverage provided by: Occurrence Claims Made If claims made, retroactive date:

**Attach a copy of your abuse procedure guidelines and applications used for employees and volunteers.**

**SECTION IX - CHILD CARE**

**N/A**

**STAFF AND CHILDREN:** (The ratios of staff-to-children must be at least the state required ratio)

1. Based on the **maximum number** of children enrolled on the Applicant's busiest day OR busiest session, enter the number of staff and children in each of the following age groups. (Do not duplicate before and after school children if they stay all day).

AGE GROUP	# OF CHILDREN	AVERAGE DAILY ATTENDANCE	# OF TEACHERS
Infants, ages 0 – 1			
Toddlers, ages 1 – 2			
Toddlers, ages 2 – 3			
Preschoolers, ages 3 – 5			
School Age Children			

2. Is anyone on staff under 18 years old? Yes No
3. Is a minimum of one staff member certified in first aid present at all times? Yes No
4. Does the Applicant's center exit directly to the outside? Yes No  
To ground level? Yes No
5. Do the bathroom doors lock? Yes No  
Can they be unlocked from the outside? Yes No
6. How are bottles warmed? Yes No  
Bottle warmer Crock pot Microwave Other: N/A
7. How often are evacuation drills performed?
8. Please describe the Applicant's child release procedures:
9. **OPTIONAL** : If male staff, provide details of Yes No  
a. Length of employment?  
b. Any one-on-one activities?  
c. Duties performed, including age groups:

**HEALTH:**

1. Does the Applicant provide sick child, drop-in, latch-key, boarding or camp services? Yes No  
**If yes, please explain:**
2. How many children require special care and treatment: Yes No  
**Please explain what special care and treatment is provided:**
3. Indicate if a file containing the following information is maintained on each child: Yes No  
a. Immunization records of the children being immunized successfully and updated annually?



15. Does the camp have a written safety plan for all applicable checked/listed activities above? Yes No  
**If yes, please attach a copy for all applicable activities.**
16. Are there any certified medical personnel (Doctors or Nurses) on premises during camp? If yes, how many: Doctors: Nurses: Other: Yes No  
 If yes, do all certified medical personnel have their own professional liability insurance with minimum limit of \$500,000? **If no, please explain medical procedures:** Yes No
17. What percent of campers have special needs? %
18. List the campers' types of disabilities:

**SECTION XI – SCHOOLS**

**N/A**

**GENERAL INFORMATION:**

1. Type of school:
- |                             |                |                |
|-----------------------------|----------------|----------------|
| Private School - Elementary | # of students: | # of teachers: |
| Private School - Secondary  | # of students: | # of teachers: |
| College/University          | # of students: | # of teachers: |
2. Date school was founded or chartered:
3. Describe security measures on campus:

**CORPORAL PUNISHMENT:**

1. Does the Applicant's school permit corporal punishment? Yes No
2. Is there a written policy concerning the use of corporal punishment? Yes No
3. Have there ever been any claims for corporal punishment? Yes No
4. Does the Applicant's state permit corporal punishment? Yes No

**DORMITORIES:**

1. How many dormitory buildings are owned by the Applicant's institution:
2. What is the maximum number of stories:
3. Are the dormitories sprinklered in all areas? Yes No
4. Is each room equipped with hard-wired smoke detectors? Yes No
5. Check any of the following that are allowed in dorm rooms:
- |                 |                           |            |
|-----------------|---------------------------|------------|
| Incense Burners | Space Heaters             | Hot Plates |
| Candles         | Toasters or Toaster Ovens | Smoking    |
6. How many means of egress does each building have:
7. Are there emergency procedures in place including evacuation? Yes No
8. Are there scheduled fire drills and regular testing of fire alarms? Yes No
9. Is emergency lighting provided in stairwells and hallways? Yes No

**ATHLETICS:**

1. Does the school obtain a signed release which includes a hold harmless agreement from the parents/guardians of all participants? Yes No
2. Are instructors/coaches trained in physical education? Yes No
3. Are medical exams required for all participants in extra-curricular sports? Yes No
4. Is someone who is trained in first aid always present during practices or games? Yes No
5. Is Student Accident Insurance carried? Yes No  
**If yes**, what limit is carried: \$  
**If no**, is evidence of personal medical insurance for each participant obtained? Yes No
6. Does the Applicant have any bleachers or grandstands on the premises? Yes No  
 Indoor Outdoor Yes No  
 What is the age of the bleachers/grandstands:  
 How many bleachers/grandstands are on the property:
7. Please check all sports played and indicate whether they are interscholastic (O) or Intramural (I):

Sport:	O	I	Sport:	O	I	Sport:	O	I
Archery			Football			Soccer		
Baseball			Golf			Softball		
Basketball			Gymnastics			Swimming		
Bungee Jumping			Ice Hockey			Tennis		
Cheerleading			La Crosse			Trampoline		
Climbing (Mountain, Rock or Wall)			Polo			Volleyball		
Cross Country Track			Rugby			Water Skiing		
Diving			Scuba Diving			Wrestling		
Equestrian			Snow Skiing			Other:		
Field Hockey			Sky Diving			Other:		

**SECTION XII - FUND RAISING**

**N/A**

- |  |   |    |
|--|---|----|
| 1. Does the Applicant operate or sponsor any events that involve the following exposures? <b>Check all that apply.</b>                             |   |    |
| Parades  | Carnivals and Fairs with Mechanical Rides |    |
| Aircraft   | Bounce Houses                             |    |
| Motorcycle Runs and Automobile Rallies   | Rock, Hip-Hop or Rap Concerts             |    |
| Fireworks  | Events including Contact Sports           |    |
| Firearms   | Rodeos                                    |    |
| Animals  | Political Rallies                         |    |
| 2. Does the Applicant have any event lasting more than 5 days?   | Yes                                       | No |
| 3. Does the Applicant have any event with greater than 500 people at any one time?   | Yes                                       | No |
| 4. Does the Applicant have any event with liquor provided or served by the Insured if a license is required for such activity or a charge is made? | Yes                                       | No |

If the Applicant checked any events or answered "Yes" to questions 1 – 4 we will evaluate the exposure(s) to see if event(s) coverage can be extended in conjunction with the package policy. Please provide details below for each.

- |   |     |    |
|---|-----|----|
| 1. Description of Event(s):   |     |    |
|   |     |    |
|   |     |    |
|   |     |    |
|   |     |    |
| 2. Date(s):   |     |    |
| 3. Time:  |     |    |
| 4. Number of participants:  |     |    |
| 5. Revenue generated: \$  |     |    |
| 6. Number of volunteers:  |     |    |
| 7. Does the Applicant operate or sponsor any event with a swimming exposure?  | Yes | No |
| <b>If yes</b>   |     |    |
| Are lifeguards on duty?   | Yes | No |
| Are they hired by the Applicant at the place event is being held?   | Yes | No |
| Are they lifeguard certified?   | Yes | No |
| Are they C.P.R. trained?  | Yes | No |
| Are certificates received by the Applicant?   | Yes | No |
| 8. Does the Applicant operate or sponsor any event where alcohol being served?  | Yes | No |
| <b>If yes</b>   |     |    |
| Are bartenders hired by the Applicant at the place event is being held?   | Yes | No |
| Are they trained in T.I.P.S.?   | Yes | No |
| How is the drinking limited? <i>Example: Are tickets given out?</i>   |     |    |
| Certificate received by the Applicant?  | Yes | No |
| 9. Does the Applicant operate or sponsor any event were a sporting activity is being held?                                | Yes | No |
| <b>If yes</b>   |     |    |
| Which sport(s):   |     |    |
| Are participants required to sign a waiver?   | Yes | No |
| Do participants have to show proof of personal health insurance (participants are currently excluded under standard CGL)? | Yes | No |
| Are safeguards in place to prevent injury to spectators?  | Yes | No |

**SECTION XIII - SECURITY**

**N/A**

1. Describe the nature of security services provided:

2. Provide the number of each type of guard, estimated weekly hours utilized, annual payroll, functions and if armed.

Type	Number	Hours Worked Per Week	Annual Payroll	Armed? Weapon Type?	Functions Performing
Employees			\$		
Volunteers			\$		
Off-Duty Police			\$		
Subcontractors			\$		
Other			\$		

3. Does the Applicant have a written security handbook? Yes No  
**If yes, provide copy of same.**

4. Does the Applicant have a formal training program? Yes No  
**If yes, does it outline expectations for use of weapons?** Yes No  
 Does security have authority to detain, search and/or arrest? Yes No  
**If yes, please describe:**

5. Are notices for the public clearly posted including notices in languages appropriate for the neighborhoods? Yes No

6. Are criminal background checks required for all security personnel? Yes No  
**If no, describe circumstances that they are not required:**

7. If security is armed with lethal weapons, are current licenses/permits reviewed by the Applicant? Yes No  
 Are copies of same kept on file at the Applicant's premises? Yes No

8. Are any firearms stored on the Applicant's premises? Yes No  
 If yes, is storage locked? Yes No  
 Are trigger locks on? Yes No

Is ammunition in a separate locked location from the weapon? Yes No

9. If subcontractors are utilized, is a certificate of insurance provided? Yes No  
 What is the limit of Insurance: \$

Is the Applicant named as an additional insured on the subcontractor's policy? Yes No

10. If off-duty police officers, are their superiors made aware of their moonlighting services? Yes No  
**Attach copy of written contract insured has with any security personnel.**

**SECTION XIV - CONTRACTING OPERATIONS**

**N/A**

1. Does the Applicant directly undertake any construction projects charitable or otherwise for any third parties? **If yes, explain scope and purpose:** Yes No

2. Does the Applicant perform any construction-type activities besides routine maintenance on any of its owned properties? This can include, but is not limited to, roof repairs, interior renovations, siding replacement, etc. **If yes, please list:** Yes No

3. Is the person who is responsible for supervising the construction project knowledgeable, qualified, experienced, certified, and licensed in the trade necessary to complete the project correctly? Yes No  
**If yes, please explain:**

4. Is this individual an employee, volunteer, or hired contractor? **If yes, please explain:** Yes No



- 21. Limit of insurance
  - at the project site:
  - in temporary storage:
  - while in transit:
  - Extra Expense:
  - Loss of Rents:
  - Flood limit:
  - Earthquake limit:
- 23. Contractor name, address, and website:
- 24. How many stories:
- 25. What is the construction type:
- 26. Total square feet:
- 27. Is construction:      lift slab              tilt-up              prototype
- 28. Is project on filled land? Yes      No  
**If yes, are pilings used?** Yes      No
- 29. Will project be: Yes      No
  - fenced? Yes      No
  - lighted? Yes      No
  - locked? Yes      No
  - watchman on premises? Yes      No

**SECTION XV - 100 YEAR OLD BUILDINGS – RELIGIOUS ORGANIZATIONS** N/A

- 1. Location Address:
- 2. What is the average number of attendees during the main weekly service:
- 3. What is the annual budget for building maintenance and upkeep: \$
- 4. What is the funding source for building maintenance and upkeep:
- 5. Does the Applicant have a full-time maintenance staff? Yes      No  
 If yes, number of employees:  
 If no, who performs the routine daily, weekly, and monthly maintenance:
- 6. What building and grounds maintenance duties are performed by Applicant's staff:
- 7. What building and grounds maintenance duties does Applicant hire a specialist for (i.e. roofing, plumbing):

**BUILDING INFORMATION**

- 1. Location address of building 100 years old:
- 2. Occupancy of building:
- 3. Age of original structure and age(s) for additions built if applicable:
- 4. Construction type of original structure and construction type(s) for additions built if applicable:

**STRUCTURAL INFORMATION**

**ROOF**

- 1. Age of roof:
- 2. Date of last update:
- 3. Detailed description of update(s):
- 4. Type of roof (check all that apply)
 

Asphalt Shingle	%	Flat/Membrane	%	Wood Shingle	%
Slate Shingle	%	Spanish Tile	%	Concrete	%
Metal	%	Other (specify):			%
- 5. What is the name of the Applicant's roofing contractor company:
- 6. When was the last roof inspection conducted:
- 7. How often is the roof inspected:



- 3. Year updated:
- 4. Detailed description of updates:

- |  |     |    |
|--|-----|----|
| 5. Is all plumbing intact and supported?   | Yes | No |
| 6. Are there any active leaks? <b>If yes, describe:</b>  | Yes | No |
| 7. Does the Applicant have a licensed plumber on file?   | Yes | No |
| 8. Is the building equipped with an automatic interior climate control system keeping temperature within 55°- 85°? | Yes | No |
| <b>If yes</b> , how often is it tested:  |     |    |
| <b>If yes</b> , does it protect the entire building?   | Yes | No |
| Describe what areas if it is not the entire building.  |     |    |

**If no**, what other controls are in place to keep pipes above freezing and temperature in the building regulated (insulated pipes, heat wraps, etc.):

**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**

- |    |  |     |    |     |
|----|--|-----|----|-----|
| 1. | 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?<br>This includes exterior accessed sprinkler riser rooms, as well as attics, crawl spaces, and stairwells if they have water lines in them.   | Yes | No | N/A |
|    | a. If not, select all freeze protection measures currently in place:<br>Temperature monitoring and remote heating control system (Wi-Fi temperature controls)<br>PHLYSense<br>Other water detection/notification/alarm system<br>Backup electrical generator, ensuring building heat at all times<br>Insulation around water pipes in cold areas*<br>Heat tracing for water pipes in cold areas*<br>Antifreeze fire sprinkler system in cold areas*<br>Space heaters or heated forced air in attics, crawl spaces, stairwells with fire sprinklers<br>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   |     |    |     |
|    | ii. If yes, approximately what percentage (%) of the building is sprinklered?      %   |     |    |     |
|    | iii. 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 |
|    | iv. If yes, are the alarms tied to a 24 hour UL listed monitoring company?   | Yes | No | N/A |
| 3. | Emergency Water Response (domestic and AS water lines)   |     |    |     |
|    | a. Are water shutoff valves (domestic and AS water lines) marked and readily accessible?   | Yes | No | 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 |
| 4. | Automatic Water Shutoff Devices  |     |    |     |
|    | a. For domestic water lines, is there a water flow detection, notification and automatic shutoff?  | Yes | No | N/A |
| 5. | Unused/Vacant Spaces   |     |    |     |
|    | a. Does Applicant have a formal process to turn off and drain domestic water lines for these spaces?   | Yes | No | N/A |
| 6. | 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:<br>Regular walkthroughs of the building<br>i. How often each day?<br>Trained in the location(s) of water shut off valve(s)<br>Inspects taps and leaves them dripping in freeze weather events<br>Shuts off or drains pipes during freezing temperatures<br>Monitors building temperatures ensuring heat is maintained at required levels<br>Responds to power outages<br>i. List of required procedures   |     |    |     |
|    | b. If no caretaker is present, has the building been properly winterized including water turned off, pipes drained, heat maintained, proper pipe insulation, etc.?   | Yes | No | N/A |

## CYBER SECURITY LIABILITY ENDORSEMENT – SUPPLEMENTAL QUESTIONNAIRE

Name of Applicant:  
 Address of Applicant:  
 City: State: Zip:  
 Website: www:  
 Nature of Operations:

1. Annual sales or revenue: \$
  
2. Does the Applicant collect, store or otherwise handle any Personally Identifiable Information (PII) belonging to customers, clients, or other third parties, other than employees? Yes No  
 If yes, please indicate the types of Personally Identifiable Information held (check all that apply):
  - a. Social Security Numbers, Bank or Other Financial Account Details, Driver's License or other State Identification Numbers
  - b. Non-public Medical or Healthcare Data, including Protected Health Information (PHI)
  - c. Credit or Debit Card Information
  
3.
  - a. During the last three (3) years, has anyone alleged that the Applicant was responsible for damage to their computer system(s) arising out of the operation of the Applicant's computer system(s)? Yes No
  - b. During the last three (3) years, has anyone made a demand, claim, complaint, or filed a lawsuit against the Applicant alleging invasion or interference of rights of privacy or the inappropriate disclosure of Personally Identifiable Information (PII)? Yes No
  - c. During the last three (3) years, has the Applicant been the subject of an investigation or action by any regulatory or administrative agency for privacy-related violations? Yes No
  - d. Is the Applicant aware of any circumstance that could reasonably be anticipated to result in a claim being made against them for the coverage being applied for? Yes No

## FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that they/they 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, MAY BE SUBJECT 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 FRAUDULENT 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**

PRODUCER

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

AGENCY

PRODUCER LICENSE NUMBER

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

ADDRESS (STREET, CITY, STATE, ZIP)