



NON-OWNED AUTO SUPPLEMENTAL APPLICATION

Applicant's Name:

Address:

City:

State:

Zip:

Telephone:

Fax:

SECTION I – APPLICANT INFORMATION

1. Type of Business:

Home Healthcare Facility	Hospice Organization	Meals on Wheels		
Other (describe):				
2. Are there any company-owned vehicles? Yes No
If yes, please note that we will not write the non-owned auto without the scheduled vehicles.
3. What is Applicant's total number of:

Employees:	Volunteers:	Independent Contractors:		
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4. Does Applicant run abuse and background checks on all drivers? Yes No
5. During the most recent year, how many of the Applicant's employees provided at home care?
6. Does Applicant have a visiting nurse program? Yes No
7. Total amount expensed in the previous fiscal period, as reported to the I.R.S. for employee mileage reimbursement:
8. If Applicant has visiting nurses or home care providers, is there a minimum age requirement? Yes No
9. Estimated total number of employees/volunteers/independent contractors that use their own vehicle for company business, not home care. (i.e. sales, delivery, mail pickup, bank deposits)

Employees:	Volunteers:	Independent Contractors:		
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10. How often and for what purpose do employees/volunteers/independent contractors use their own vehicle for company business? (i.e. daily, occasionally, never)

Employees:	Volunteers:	Independent Contractors:		
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11. Does Applicant run MVRs on all employees:

At the time of hire?	Yes	No	Annually?	Yes	No	Randomly?	Yes	No
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12. Are Motor Vehicle Reports ordered on all non-employee drivers who may use a company vehicle? Yes No
13. Does Applicant require all employees who use their own vehicles for company business to carry personal auto insurance? Yes No
If yes, what limits are required? \$
14. Does Applicant obtain certificates of insurance or a copy of the declarations page from the employees' automobile insurer? Yes No
If yes, who maintains these records?
15. Does Applicant confirm that the employee's personal auto policy does not include an exclusion for claims arising out of the course of driving if part of your profession? Yes No
16. Does Applicant receive confirmation from employees that a preventative regular maintenance plan is in place? Yes No
17. Is there a process or procedure in place that requires an employee to notify the company if their personal automobile policy has lapsed or been cancelled? Yes No
18. Does Applicant require employees to complete a Defensive Driver Training Course? Yes No
19. Does Applicant allow employees to operate a patient or client's vehicle? Yes No
If yes, how does Applicant verify patient and/or client owned automobile liability coverage is in force?
- If yes, does the Applicant require evidence of regular preventative maintenance? Yes No
20. How many vehicles (cars, vans, trucks, or tractors) are hired, rented or borrowed each year?
Short-term leases (less than 6 months): Short-term rentals (include airport rentals):
21. Other than airport rentals, for what purpose are the hired vehicles used?

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|----|
| 22. Other than airport rentals, what is the total estimated cost for all hired vehicles for the most recent fiscal period? \$ | | | |
| 23. Who is providing primary automobile liability and automobile physical damage for the hired/borrowed vehicles? (i.e. rental company, leasing firm, employee, insured, credit card) | | | |
| 24. Does Applicant hire independent contractors to provide home care or other patient services? | N/A | Yes | No |
| 25. If home caregivers or visiting nurses are considered independent contractors, is there a signed contract in place?
If yes, please provide a copy of the sample contract. | N/A | Yes | No |
| 26. Does the contract require the independent contractors to provide a certificate of insurance? | | Yes | No |
| 27. Does the contract require the independent contractors to carry a minimum of Automobile Liability limit?
If yes, what is the limit? \$ | | Yes | No |
| 28. Does the contract require the independent contractors to name our insured as an additional insured? | | Yes | No |
| 29. Is there a formal, written Fleet Safety Program in place? | | Yes | No |
| 30. Are random drug tests conducted on employees? | | Yes | No |
| 31. Is there a company policy on underage drivers using company vehicles? | | Yes | No |
| 32. Are family members allowed to use the company owned vehicles? | | Yes | No |
| 33. Does the agent or the Applicant include non-employee operators on the drivers list? | | Yes | No |

FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that he/she is an authorized representative of the Applicant and declares to the best of his/her 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 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). (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION). **(NOT APPLICABLE IN AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PA, RI, TN, VA, VT, WA AND WV).**

APPLICABLE IN AL, AR, AZ, DC, LA, MD, NM, 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 OR CONFINEMENT IN 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 FLORIDA AND OKLAHOMA: 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 (IN FL, A PERSON 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 MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

APPLICABLE IN MAINE, 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 MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

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 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 BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATE VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NAME (PLEASE PRINT/TYPE)

TITLE
(MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN, 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)