

SOCIAL SERVICES

Over 30 million children live in low-income communities, over 21 million people seek help for substance abuse and over 45 million people request help for mental illness.

Social service is one of the fastest-growing segments in our country and fills the gaps when states might be unable or unwilling to provide various services. Social service organizations face unique exposures, such as slip and falls, abuse and molestation allegations and decisions made by the board of directors. Our Social Services policy offers the comprehensive coverage and the peace of mind these organizations deserve while serving our society.



CLASSES OF BUSINESS

Abused adult shelter	Halfway housing	Pregnancy help center
Adult group home	Homeless shelter	Senior activity center
After-school program	Hospice	Soup kitchen
Animal shelter	Community center	Science, Technology, Engineering, Math (STEM) program
Botanical garden	Counseling center	Thrift store
Court Appointed Special Advocate (CASA)	Food bank	Vocational/Sheltered workshop
Caregiver	Historical society	
	Horticultural society	

Product Options

General Liability, Social Services Professional Liability and Abuse and Molestation Liability

- ▶ Property limits are available up to \$3 million (\$1 million in coastal territories)
- ▶ Contingent professional liability coverage for specific medical professionals
- ▶ Special events coverage included at no additional cost
- ▶ No premise limitation or liability deductible
- ▶ Hired and non-owned automobile liability available in most states
- ▶ Defense costs for state disciplinary proceedings available up to \$100,000
- ▶ Bodily injury definition expanded to include mental anguish or emotional distress

Property, Crime and Inland Marine

- ▶ Property limits are available up to \$3,000,000 (\$1,000,000 in coastal territories)
- ▶ Value plus endorsement – 14 valuable coverage enhancements including \$25,000 limits for valuable papers, accounts receivable, electronic data and personal effects; \$15,000 property off premises; and more
- ▶ Equipment breakdown available for electrical, mechanical and pressure equipment (includes free boiler inspection if required)

- ▶ Electronic data and computer interruption coverage available
- ▶ Up to \$100,000 in employee dishonesty coverage and up to \$10,000 in money and securities and robbery and burglary
- ▶ Inland Marine coverage available up to \$500,000

Directors and Officers/Employment Practices Liability

- ▶ \$1 million additional Side A coverage included on all policies
- ▶ Lifetime occurrence reporting provision
- ▶ Volunteers are included within the definition of “employee”
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA/Wage and Hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- ▶ Defense and settlement provision (hammer clause) at 80/20 in favor of the insured
- ▶ Retention forgiveness included at no charge



HUMAN SERVICES – CLASSES OF BUSINESS

USLI offers products tailored specifically for human service organizations. The **Allied Health Care** product is built to meet the needs of for-profit entities and individuals in the human service field. The **Nonprofit Social Services Package** product is built specifically for nonprofit organizations. Package options for these products may include general liability, property, professional liability, nonprofit directors and officers liability, and employment practices liability coverage through one application, on one policy, with one carrier.

Human Services

- | | | |
|--|-----------------------------|--|
| Abused adult counseling | First aid/CPR/EMT training | Reading program |
| Anxiety and stress management | Group home | Recreational therapy |
| Aromatherapy | Health education | Rehabilitation counseling |
| Art, dance, drama, music therapy | Hospice care | School guidance counseling |
| At-risk youth counseling | Learning disability service | Social worker |
| Career and budget counseling | LGBTQ support service | Speech language |
| Caregiver/Home health aide (non-medical) | Mental health counseling | Substance abuse recovery (non-medical) |
| Corrective therapy | Nutritionist | Transitional housing |
| Dietician | Parenting education | Wellness counseling |
| Employment service | Pet/Animal assisted therapy | Youth mentoring and recreation |
| Faith-based counseling | Post-detox living | |

Nonprofits

- | | | |
|----------------------|--|---|
| Abused adult shelter | Food bank/Soup kitchen | Thrift store |
| After school program | Health care clinic (premises only liability) | Vocational/Sheltered workshop |
| Halfway housing | Historical society | After school program |
| Homeless shelter | Horticultural society | Science Technology Engineering Math (STEM) programs |
| Botanical garden | Pregnancy help center | |
| Community center | Senior activity center | |

For-profits

- | | | |
|---------------------------|-----------------------------|-------------------------|
| Chaplain | Dental hygienist | Nail technician |
| Athletic trainer | EEG technician/technologist | Occupational therapy |
| Audiologist | Esthetician | Optician |
| Beautician/Barber | First aid/CPR/EMT training | Optometric assistant |
| Bio feedback practitioner | Fitness instructor | Pedorthist |
| Day spa | Lactation consultant | Physical therapy |
| Dental assistant | Massage therapy | Radiologic technologist |

Product Advantages

- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Low minimum premiums
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Up to \$1,000,000/\$3,000,000 for abuse and molestation claims
- ▶ Hired and non-owned auto up to \$1,000,000 (included in the general liability aggregate)

Most Common Ineligible Risk Characteristics

- ▶ Adoption agencies and foster care
- ▶ Adult day care
- ▶ Residential/Overnight living for youth unaccompanied by a parent/guardian
- ▶ Organizations focused on providing direct professional medical services

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.



CARRIER:

[Empty box for carrier information]

Nonprofit Social Services Application

Coverage(s) Desired: Property General liability Nonprofit management liability

GENERAL INFORMATION

Applicant's name (include DBA name): _____

Location address: _____

City: _____ State: _____ Zip code: _____

Mailing address: Same as location _____

City: _____ State: _____ Zip code: _____

Web address: _____ Year business started: _____ Number of years at current location: _____

Inspection contact name: _____ E-mail address: _____ Phone: _____

Is the applicant operating as a nonprofit? Yes No

Check all programs that apply:

- Animal services
- Day cares (adult or child)
- Medical services
- Senior citizen programs
- Camps/Overnight trips
- Financial/Legal assistance
- Mentally/Physically disabled programs
- Sports programs/Outdoor activities
- Caregivers/Companions
- Food/Meal programs
- Pregnancy services
- Thrift stores/Distribution of goods
- Counseling/Referral
- Hospice
- Residential facilities/services
- Youth programs

Description of Operations (Including Any Activities, Programs or Services Provided):

[Large empty box for description of operations]

Note: A supplemental application may be required based on the operations of the applicant.

1. What is the total square footage occupied by the organization? _____ square feet
2. What are the total annual revenues, including grants, funds raised and donations? \$_____
3. For animal shelters and rescue groups, what is the maximum number of animals in the insured's care? _____
4. For residential facilities, what is the maximum number of beds per facility? _____
5. For workshops and vocational programs, what is the total number of students/participants? _____
6. For in-home caregiver/companion services, what is the total number of visits conducted annually? _____
7. For space leased to others, type of occupancy: _____ Square footage of leased space: _____
8. Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years? Yes No
9. Has insurance coverage been canceled or non-renewed in the past three years (not applicable in MO)? Yes No
10. For any building built prior to 1978, is 100% of the wiring on functional and operational circuit breakers? Yes No
11. Does any building built prior to 1978 have aluminum or knob and tube wiring? Yes No
12. Do all public areas, occupancies and/or habitational units have functional and operational smoke and/or heat detectors? Yes No
13. Is any construction planned or currently underway? Yes No

Loss Information

14. Have there been any losses, claims or known circumstances that could result in a claim in the past five years? Yes No

If "Yes," please provide the following information; additional claims or information may be submitted on a separate sheet.

Coverage Type	Date of Loss	Description of Loss	Paid	Reserved	Status
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed
<input type="checkbox"/> Property <input type="checkbox"/> Liability			\$	\$	<input type="checkbox"/> Open <input type="checkbox"/> Closed

Liability Eligibility Coverage

15. Occurrence limit: _____ Aggregate limit: _____
16. Does the organization organize or oversee any international travel/activities? If "Yes," please answer 16a. and 16b. Yes No
- a. List the country/countries visited: _____
- b. Do minors travel abroad? Yes No
17. Are there at least two means of egress (exits) on every floor with public access? Yes No
18. Have there been any actual or alleged abuse or molestation incidents, or are there any currently under investigation? Yes No
19. Does the organization accept employees or volunteers who have been accused of abuse or molestation? Yes No
20. Does the organization accept employees or volunteers who have a criminal record? Yes No

Staffing	Full-time Employees	Part-time Employees	Full-time/Part-time Volunteers
Counselor			
Nurse/Nutritionist/Dietician			
Psychologist			
Social worker			
Teacher			
Caregiver			
Mentor			
Administrative/Clerical/Other			

If other, please describe occupations: _____

Food, Clothing and Other Item Sales or Distribution Coverage

21. Does the organization sell or distribute food or other items? If "Yes," please answer questions 22–26. Yes No
22. Are any products refurbished, repackaged, re-labeled or modified prior to sale or distribution? Yes No
23. Are any products sold or distributed under the organization's name or label? Yes No
24. Does the organization provide any warranties of quality or safety on any merchandise? Yes No
25. Are more than 50% of sales from automobiles, bunk beds, car seats, motorcycles or weapons? Yes No
26. Are there any junk yard or recycling center operations? Yes No

Hired and Non-owned Auto Coverage

27. Is hired/non-owned auto coverage desired? If "Yes," please answer questions 28–38. Yes No
28. How many employees or volunteers are drivers? _____
29. What is the average driving frequency per week? _____
30. Are all drivers required to maintain personal auto liability limits of \$100,000 combined single limit or \$100,000/\$300,000? Yes No
31. Is there a commercial auto insurance policy in force? Yes No
32. Are there any owned or leased (long-term) vehicles? Yes No
33. Is client transportation provided? Yes No
34. Are hired or non-owned vehicles where the capacity exceeds 15 passengers utilized? Yes No
35. Are hired or non-owned vehicles used for emergency medical transportation or emergency medical services? Yes No
36. Are hired or non-owned vehicles used to transport non-ambulatory clients? Yes No
37. Is evidence of a personal auto insurance policy required from employees and volunteers? Yes No
38. Are hired or non-owned vehicles with a gross vehicle weight of more than 10,000 pounds used on a regular basis? Yes No

Additional Interests (AI = Additional insured, LP = Loss payee, M = Mortgagee, W = Waiver of Transfer of Rights of Recovery Against Others to Us, PNC= Primary and Non-contributory Wording)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M	W	PNC
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

39. Add blanket additional insured? Yes No

Property Coverage (Complete This Section for Each Location to Be Insured):

Building Construction:						
<input type="checkbox"/> Frame		<input type="checkbox"/> Joisted masonry		<input type="checkbox"/> Noncombustible		
<input type="checkbox"/> Masonry noncombustible		<input type="checkbox"/> Modified fire resistive		<input type="checkbox"/> Fire resistive		
Protection Class	Cause of Loss	Deductible			Number of Stories	Type of Burglar Alarm
_____	<input type="checkbox"/> Basic <input type="checkbox"/> Special <input type="checkbox"/> Broad	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$5,000	_____	<input type="checkbox"/> Local <input type="checkbox"/> Central Station <input type="checkbox"/> None
What year was the building constructed? _____						
What type of plumbing is in the building? <input type="checkbox"/> PVC <input type="checkbox"/> Copper <input type="checkbox"/> Galvanized <input type="checkbox"/> Lead <input type="checkbox"/> Other: _____						
What type of roof is on the building? <input type="checkbox"/> Flat <input type="checkbox"/> Wood shake <input type="checkbox"/> Shingle <input type="checkbox"/> Metal <input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Other: _____						
What is the age of the roof? _____ years						
Is the building fully protected by an operational sprinkler system covering 100% of the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No						
What is the square footage of the entire structure? _____ sq. ft.						
Building Limit:		\$ _____	Coinsurance (80% minimum)		_____ %	<input type="checkbox"/> ACV <input type="checkbox"/> RC
Business Personal Property Limit:		\$ _____	Coinsurance (80% minimum)		_____ %	<input type="checkbox"/> ACV <input type="checkbox"/> RC
Business Income Limit:		\$ _____	Coinsurance		<u>or</u>	Monthly Limit of Indemnity
<input type="checkbox"/> With extra expense <input type="checkbox"/> Without extra expense		<input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 70%		<input type="checkbox"/> 1/3 <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/6		<input type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100%

Additional Property Coverages Requested (Check All That Apply)

<input type="checkbox"/> Equipment breakdown	<input type="checkbox"/> Value Plus endorsement	<input type="checkbox"/> Electronic data
<input type="checkbox"/> Employee dishonesty	Limit: \$ _____	Number of employees: _____
<input type="checkbox"/> Money and securities	Inside limit: \$ _____	Outside limit: \$ _____
Is an annual audit performed by a CPA or public accountant?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are bank accounts reconciled by someone not authorized to deposit or withdraw?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are countersignatures of checks required?		<input type="checkbox"/> Yes <input type="checkbox"/> No

40. Are there any wood-burning stoves? Yes No

41. Are functional and operational fire extinguishers readily available? Yes No

42. Are there, deep fat frying equipment or woks on the premises? Yes No

If "Yes," please answer 42a.-c.

a. Are commercial cooking areas protected by an approved automatic extinguishing system? Yes No

b. Does the automatic fire extinguishing system have an in-force cleaning contract? Yes No

c. If "Yes," what type of extinguishing system is functional and operational? None Wet Dry

43. Is the building currently damaged by fire or otherwise? Yes No

Nonprofit Management Liability Coverage

44. Occurrence limit: _____ Aggregate limit: _____
45. Is the organization involved in product research, development or testing? Yes No
46. Is the organization involved in certification, accreditation or standard-setting? Yes No
47. Is the organization involved in disciplinary actions as a result of peer-review activities? Yes No
48. Is the organization involved in labor/union negotiations or collective bargaining? Yes No
49. Is the organization involved in administration or sponsorship of any insurance programs? Yes No
50. Does the organization have any chapters of subsidiaries requiring coverage? Yes No

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

51. Has the organization closed; downsized, laid off or reduced staff; or sold, merged with or acquired any company in the past 12 months, or does it anticipate doing so in the next 12 months? Yes No
52. Has the applicant or any person proposed for coverage (whether or not in the service of applicant) been the subject of or involved directly or indirectly in any civil, criminal, regulatory, legislative or administrative proceeding(s)? Yes No
53. Within the past five years, has any inquiry, complaint, notice of hearing, claim or suit been made against any entity proposed for insurance, or any person proposed for insurance in the capacity of director, officer, trustee, employee or volunteer of any entity proposed for insurance? Yes No
54. Is any person(s) proposed for this insurance aware of any fact, circumstance or situation that may result in a claim against any entity proposed for insurance or any of its directors, officers, trustees, employees or volunteers? Yes No

55. Please provide the following financial information for the past three years. (If the organization has been in existence less than three years, please provide budgeted revenue/expense statement for the next three years.)

Year	Total Revenues	Net Income (Loss)	Current Fund Balance*
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

*Fund balance = total assets - total liabilities

Fiduciary Liability (Available for Organizations With 100 Employees or Less):

56. Does each pension plan use an outside investment manager? Yes No
57. Does each plan subject to ERISA comply with all applicable requirements of ERISA and the Internal Revenue Code of 1982, as amended (the "Code") including eligibility, participation, vesting, fiduciary responsibility and funding standards? Yes No
58. In the past two years, has there been or is there now under consideration any material changes to a plan or termination/consolidation of a plan? Yes No
59. Has there been or is there now any pending claims(s) against any proposed insured arising out of any plan? Yes No
60. Does any proposed insured have knowledge or information of any act, error or omission that might give rise to a claim under the proposed fiduciary liability coverage? Yes No

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: 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.

Kansas Fraud Statement: 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; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: 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 may be guilty of insurance fraud.

Kentucky, Pennsylvania AND Ohio Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this Application acknowledges and understands that the information provided herein is material to the Company's acceptance of the risk and issuance of the requested policy. The signer of this Application represents that the information provided herein is true and correct in all matters. Any changes in the information represented in this Application occurring prior to the effective date of a policy shall be promptly reported to the Company in which case, the Company has the right to modify or withdraw any quote or binder issued based on such changes. The Company has the right but not the obligation to investigate any representation(s) in this Application. A decision by the Company not to investigate shall not estop the Company from relying on this Application in issuing a policy. It is agreed that this Application and any material submitted therewith, including but not limited to any supplemental Application(s), shall be the basis of any policy that is issued.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicant's signature: _____ Title: _____

President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____