



Fast Food Restaurant on a Businessowners Form

For those that like their quotes as fast as their food! Our Fast Food Restaurant product is designed for fast food restaurants with up to 75 seats without dedicated wait staff.

Eligibility:

- ▶ Takeout restaurants
- ▶ Restaurants with up to 75 seats – No wait staff

Ideal For:

- ▶ Fried or rotisserie chicken shops
- ▶ Restaurants
- ▶ Delis
- ▶ Hamburger shops
- ▶ Ethnic style restaurants
- ▶ Pizza shops
- ▶ 24-hour operations
- ▶ Drive-ins
- ▶ Food courts
- ▶ Internet cafés
- ▶ Meal preparation stores

Optional Coverages Include:

- ▶ Loss of income – on actual loss sustained basis up to the stated limit
- ▶ Hired and non-owned auto – no delivery service
- ▶ Signs coverage
- ▶ Equipment breakdown coverage (including \$250,000 food spoilage)
- ▶ Value Plus endorsement available on accounts eligible for Special Form, offering 13 optional coverages for one low flat charge including:
 - Signs
 - Money and securities
 - Employee dishonesty
 - Valuable papers
 - Accounts receivable and more
- ▶ Liquor liability coverage available in most states

Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business





Fast Food Restaurants Product

Claim Examples

- ▶ **Property:** While cooking french fries in the deep fat fryer, an employee decided to take a break. The grease overflowed from the fryer and quickly ignited in the flammable environment of the kitchen. The fire caused \$27,000 in building damage and \$9,500 in business personal property damage. In order to repair the damage, the fast food restaurant had to shut down for a month, causing a \$14,000 loss in income and \$10,000 extra expenses, including rents and payroll. This was included in the business income with extra expense coverage.
- ▶ **General Liability:** A customer of a fast food restaurant went to use the restroom, which had recently been cleaned by an employee. The tile floor area just outside of the restroom was still wet, and the customer slipped and fell, breaking their arm. The customer filed a lawsuit against the fast food restaurant for pain and suffering, medical bills and rehabilitation expenses.
- ▶ **Liquor Liability:** A pizza shop with takeout beer denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the pizza shop was brought into the claim. Although the pizza shop was not found liable, it had to pay \$75,000 in defense costs.
- ▶ **Automatic Business Coverages:** A fast food restaurant installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm in the middle of January, the sign fell to the ground smashing into pieces.
- ▶ **Value Plus:** An employee of a restaurant was going through tough financial times. They forgot to turn on the alarm system when closing up for the night. No signs of break-in were evident, but the owner noticed inventory and cash levels were repeatedly lower when this employee closed the store for the night. The insured notified the police and made an employee dishonesty claim and a money and securities claim.
- ▶ **Equipment Breakdown:** The piping within the hot water heater ruptured from overusage, causing a fast food restaurant to have to shut down for four hours. An equipment breakdown claim was made.



Fast Food Restaurant Product

As a fast food restaurant owner, do you have the right coverage?

- ▶ General liability that includes coverage for mental anguish or emotional distress
- ▶ No coinsurance clause on the property coverage
- ▶ Loss of income on an actual loss sustained basis
- ▶ Peak season coverage for your business personal property
- ▶ Broad coverage for drive-ins, food courts, internet cafes, pizza shops and more
- ▶ Available for operations open 24 hours
- ▶ Liquor liability coverage available

Why you should place coverage with USLI's Fast Food Restaurant Product Policy:

COVERAGE FEATURES	USLI	COMPETITORS
Businessowners Policy form		
General liability that expands the definition of bodily injury to include mental anguish or emotional distress with no deductible		
Hired and non-owned auto coverage (without delivery)		
Loss of Income on Actual Loss Sustained basis up to the stated limit		
No coinsurance clause, classification limitation or designated premises endorsement		
Personal property of others up to contents limit		
Peak Season coverage		
\$5,000 transit		
Replacement cost available		
Special cause of loss available		
Equipment breakdown coverage available		
Value plus endorsement is available on accounts eligible for special form offering 13 valuable coverage enhancements; including water backup, money and securities, employee dishonesty, valuable papers, signs, accounts receivable and more		

Why choose to be insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property and Casualty Company in the world.

Insure your financial well-being with a stable company that will be there to pay your claim.



CARRIER:

Empty box for carrier information

Bar / Restaurant Product Application

APPLICANT MAY QUALIFY FOR AN INSTANT QUOTE BY COMPLETING SECTION I BELOW. INSTANT QUOTE IS ONLY AVAILABLE FOR ACCOUNTS WITH NO LOSSES IN THE PAST FIVE YEARS.

Coverage(s) Desired: Property General Liability Liquor Liability

I. INSTANT QUOTE INFORMATION

Applicant's name (include DBA name): _____

Location address: _____ Same as mailing address

City: _____ State: _____ Zip code: _____

Web address: _____ E-mail address: _____ Phone: _____

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

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

Form of business: Individual Corporation Partnership LLC Trust Other _____

Description of Operations:

Empty box for description of operations

- How many locations are to be insured? _____ (complete one application per location)
- What year did business start at this location under the current ownership and management? _____
- How many years experience does the current ownership have in owning or managing this type of operation? _____
- Have there been any losses/claims, liquor citations, violations, charges or enforcement actions at this location in the past five years? Yes No
If "Yes," please complete Section III

General Liability

Limit: \$100,000/\$200,000 \$300,000/\$600,000 \$500,000/\$500,000
 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 \$1,000,000/\$2,000,000

- Add stop gap coverage (ND, OH, WA, WY)? Yes No
If "Yes," what is the total annual payroll? _____
- Add hired and non-owned auto liability? Yes No
 - Are employees or volunteers required to use their personal automobile to conduct the applicants business on a regular basis? Yes No
 - Are vehicles used to transport people or deliver goods or products on a regular basis? Yes No
 - Is there a commercial auto insurance policy in force? Yes No

Liquor Liability

Limit: \$50,000/\$100,000 \$100,000/\$200,000 \$300,000/\$600,000 \$500,000/\$500,000
 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 \$1,000,000/\$2,000,000

Annual Receipts:

Food Sales	Alcohol Sales-On Premises Consumption	Retail Alcohol Sales	Wholesale Alcohol Sales	Catering Sales	Other Receipts (Describe)
\$	\$	\$	\$	\$	\$

- Does the establishment feature any of the below entertainment? Yes No
If "Yes," check all the following that apply:

<input type="checkbox"/> Adult entertainment/Exotic dancing	Number of times per week _____ or per year _____
<input type="checkbox"/> Band (three or more members, excluding jazz bands)	Number of times per week _____ or per year _____
<input type="checkbox"/> Banquet entertainment by the organization or lessee	Number of times per week _____ or per year _____
<input type="checkbox"/> Dance club/hall	Number of times per week _____ or per year _____
<input type="checkbox"/> DJ with dancing	Number of times per week _____ or per year _____
- Is dancing permitted? Yes No

9. Are there tables? Yes No
 If "Yes," is there table service? Yes No
10. Is the establishment located within a food court with no responsibility for the seating area? Yes No
11. What is the latest time the establishment will close? _____ a.m. p.m. 24 hours
12. Are bouncers, security or door persons ever employed? Yes No
13. Does the establishment permit "BYOB" (bring your own bottle)? Yes No
14. Are there any mechanical bulls or riding devices on the premises? Yes No
15. Are there any gaming machines on the premises? Yes No
 If "Yes," how many? _____
16. Is the applicant the building owner? Yes No
17. Is this establishment the sole occupancy of the building? Yes No
18. Does the establishment, as the building owner, lease any portion of the building to commercial tenants? N/A Yes No
 If "Yes," what is the total square footage of commercial space? _____ sq. ft.
 Describe the occupancy _____
19. Does the establishment, as the building owner, lease any apartments on the premises? N/A Yes No
 If "Yes," what is the total number of apartment units? _____ What is total square footage of apartment space? _____ sq. ft.
20. Are there grills, deep fat frying equipment, or woks on the premises? Yes No
 a. If "Yes," what type of extinguishing system is functioning and operational? Dry Wet
 b. If "Dry," is there a deep fat fryer on the premises? Yes No

Property Section

Building Construction <input type="checkbox"/> Frame <input type="checkbox"/> Joisted masonry <input type="checkbox"/> Noncombustible <input type="checkbox"/> Modified Fire Resistive <input type="checkbox"/> Fire Resistive			
What year was the building constructed? _____	Protection Class _____	Deductible <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	Cause of Loss <input type="checkbox"/> Basic <input type="checkbox"/> Special
What is the square footage of the entire structure? _____			
Is the building protected by an operational sprinkler system covering 100 percent of the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No			
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: <input type="checkbox"/> 50% <input type="checkbox"/> 60% <input type="checkbox"/> 70% <input type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100%		
<input type="checkbox"/> With extra expense <input type="checkbox"/> Without extra expense	or Monthly Limit of Indemnity: <input type="checkbox"/> 1/3 <input type="checkbox"/> 1/4 <input type="checkbox"/> 1/6		

21. Plumbing type: PVC Copper Lead Galvanized Other: _____
22. Roof type: Flat Wood shake Shingle Metal Tile Slate Other: _____
23. What is the age of the roof? _____ years
24. What type of burglar alarm is on the premises? Central station Local None

<input type="checkbox"/> Add Equipment Breakdown	<input type="checkbox"/> Add Interruption of Computer Operations	<input type="checkbox"/> Add Electronic Data
<input type="checkbox"/> Add Outdoor Signs \$ _____	<input type="checkbox"/> Add Improvements and Betterments \$ _____	<input type="checkbox"/> Add Valuable Papers \$ _____
<input type="checkbox"/> Add "Waiver of Transfer of Rights of Recovery Against Others to Us"	<input type="checkbox"/> Add Value Plus Endorsement	<input type="checkbox"/> Add Accounts Receivable
<input type="checkbox"/> Add Glass Height: _____ ft. x Width: _____ ft. x	Number of panes: _____ = _____	

II. LOSSES/LIQUOR VIOLATIONS, CITATIONS, CHARGES OR ENFORCEMENT ACTIONS FOR THE PAST 5 YEARS AND ADDITIONAL INTERESTS

25. Have there been any liquor violations, citations, charges or enforcement actions in the last five years? Yes No

Date of Violation	Description of Violation	Measures Taken to Prevent Future Violations

Please provide additional claims or information on separate sheet

26. Have there been any losses in the last five years?

Yes No

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

Please provide additional claims or information on separate sheet

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<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"/>

III. ELIGIBILITY CRITERIA

27. Are there any past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years? Yes No
28. Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO) Yes No
 Advise reason for cancellation: _____
29. Does any building built prior to 1978 have aluminum or knob-and-tube wiring? Yes No
30. For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers? Yes No
31. Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? Yes No

Property

32. Do all grills, deep fat frying equipment and woks have a functioning and operational automatic fire extinguishing system that is compliant with National Fire Protection Association standard 96? Yes No
33. Does the automatic fire extinguishing system have an in-force cleaning contract? Yes No
34. Are there functioning and operational fire extinguishers according to code? Yes No
35. Are pyrotechnics or foam machines on the premises? Yes No
36. Is this a seasonal operation? Yes No
 If "Yes,"
- a. Is the location locked and secured during the closed season? Yes No
- b. How many months of the year is the business closed? _____

General Liability

37. Does the establishment serve raw seafood? Yes No
38. Does the establishment have a child's play area? Yes No
39. Is the applicant responsible for the maintenance of the building, sidewalk, parking area or snow and ice removal? Yes No
40. Is there inhalation of oxygen gas from tanks or hookah smoking on the premises? Yes No
41. Will/has the establishment act/acted as a franchisor (grantor of a franchise)? Yes No
42. Does the public access multiple levels within the establishment? Yes No
43. Are there any pyrotechnics, foam machines, mosh pits, trampolines or swimming pools on the premises? Yes No
44. Are there at least two means of egress (exits) for every floor with public access? Yes No
45. If there is another occupancy in the building, for this establishment, do all grills, deep fat fryers and woks have a functioning and operational automatic fire extinguishing system that is compliant with National Fire Protection Association standard 96? Yes No
46. Are any patrons under the legal drinking age permitted on the premises? (only for nightclubs) Yes No

Liquor Liability

47. What time does the sale of alcohol cease? _____ a.m. p.m. 24 hours
48. Is the establishment a non-profit private, fraternal or social club? Yes No
If "Yes," complete section IV-C
49. Are all alcohol-serving employees certified in formal alcohol training course not mandated by the state? Yes No
50. Does the establishment utilize an identification scanner on all patrons regardless of age? Yes No
51. Are drink specials/happy hours offered after 9:00 p.m.? Yes No
52. Are drink specials/happy hours offered after 11:00 p.m.? Yes No
53. Is there a bar with seating? Yes No
54. Does the establishment attract a predominantly youthful clientele ranging from 21–25 years of age? Yes No
55. Does the establishment permit "BYOB" (bring your own bottle)? Yes No
If "Yes," complete section IV-D
56. Are facilities available for banquets, receptions or private affairs? Yes No
If "Yes," complete section IV-A
57. Is alcohol ever sold or served away from the premises? Yes No
If off-premises coverage is desired, attach a completed Catering Plus Liquor Liability Application, form CP-LLA, to this submission
58. Is the applicant a retail liquor store, convenience/deli/grocery operation, or micro brewery/brew pub/distillery operation? Yes No
If "Yes," complete section IV-E or IV-F
59. What is the lowest beer price offered, including happy hours and specials? \$ _____
60. What is the lowest price offered for a glass of wine/liquor including happy hours and specials? \$ _____
61. Are General Liability limits equal to or greater than Liquor Liability limits maintained? Yes No
62. Have all owners and principals with a controlling interest been financially solvent (i.e. no bankruptcy filings) for the last 12 months? Yes No
63. Is a valid liquor license maintained if required by ordinance or law? Yes No
Name on the license: _____
License #: _____
64. Are employees or other persons selling or serving alcohol permitted to consume alcohol during their hours of employment or service? Yes No
65. Has Liquor Liability coverage been cancelled or non-renewed in the past five years? Yes No
66. Is the establishment affiliated with a franchise operation? Yes No
67. Are patrons offered more than two complimentary drinks in one day? Yes No
68. Are "all you can drink", "bottomless drinks" or open bar specials offered? Yes No
69. Are patrons under the legal drinking age permitted on the premises? Yes No
70. Are patrons under the legal drinking age permitted on the premises after 11:00 pm? Yes No
71. Are whole bottles of liquor sold for bottle service or set ups offered? Yes No
72. Are drinking games offered or permitted (e.g. beer pong)? Yes No

IV. COMPLETE APPLICABLE SECTIONS FOR ADDITIONAL OPERATIONS:

A. RESTAURANTS OR BARS WITH BANQUET OPERATIONS

Note: If operation is strictly a banquet hall, attach a completed Catering Plus Liquor Liability Application, Form CP-LLA, to this submission

73. a. If there are banquet operations on the premises, are only the establishment's authorized employees or members permitted to serve alcohol at all events? Yes No
- b. If "No" to question "a," are persons who are serving alcohol and are not authorized employees or members of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided under the establishment's liquor liability insurance policy? Yes No

B. FINE DINING ESTABLISHMENTS

74. a. Is the average entrée price greater than \$20.00? Yes No
- b. Is the average bottle of wine price greater than \$30.00? Yes No
- c. Is the number of bottles on the wine list greater than 10? Yes No

C. NON-PROFIT PRIVATE, FRATERNAL OR SOCIAL CLUBS

75. a. Are same day memberships available? Yes No
- b. Are members permitted to bring more than three guests per day (excluding banquet activities and immediate family members)? Yes No
- c. Is self-service of alcohol by members permitted? Yes No
- d. Are drink specials or happy hours ever offered? Yes No
- e. Are any single drinks sold for less than \$.50? Yes No
- f. Is BYOB (Bring your own bottle) permitted? Yes No
- If "Yes," is this restricted to private functions only? Yes No

D. BRING YOUR OWN BOTTLE (BYOB) RESTAURANTS

76. a. What is the maximum occupancy of the establishment? _____
- b. What percentage of patrons brings their own bottle? Less than 50% More than 50%
- c. Does the establishment have a wait staff that actively monitors all alcohol consumption, and requests a valid ID from all patrons? Yes No
- d. Are patrons permitted to bring hard alcohol on the premises? Yes No

E. RETAIL LIQUOR STORE, CONVENIENCE/DELI/GROCERY STORE

77. Is proof of age required before serving alcohol to anyone who appears to be under the age of 35? Yes No
78. Are complimentary tastings offered? If "Yes," complete the following: Yes No
- a. Is eight ounces the maximum amount of complimentary samples permitted for any one patron per day? Yes No
- b. Are persons who are serving alcohol and are not authorized employees or members of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided under the establishment's liquor liability insurance policy? Yes No
- c. Is self-service of alcohol permitted by patrons? Yes No
79. Does the establishment deliver alcoholic beverages to the general public? If "Yes," complete the following: Yes No
- a. Is alcohol only delivered to adults who provide proper identification and signature verifying they are of legal age in the state of the establishment's operations? Yes No
- b. Does applicant deliver to any of the following states: AK, AL, IL, LA, MN, MS, OR, RI or WV? Yes No

F. MICROBREWERY/BREW PUB/DISTILLERY

80. Is self-service of alcohol permitted by patrons? Yes No
81. Is employee consumption limited to the tasting of products for quality purposes only? Yes No
82. Are complimentary tastings offered? If "Yes," complete the following: Yes No
- a. (Micro-breweries): Is twelve ounces the maximum amount of complimentary samples permitted for any one patron per day? Yes No
- b. (Distilleries): Is two ounces the maximum amount of complimentary samples permitted for any one patron per day? Yes No
- c. Are persons who are serving alcohol and are not authorized employees or members of the establishment required to carry their own Liquor Liability insurance with limits equal to or greater than what is provided under the establishment's liquor liability insurance policy? Yes No
83. Are there retail alcohol sales? Yes No
- a. Is proof of age required before serving alcohol to anyone who appears to be under the age of 35? Yes No
84. Does the establishment deliver alcoholic beverages to the general public? If "Yes," complete the following: Yes No
- a. Is alcohol only delivered to adults who provide proper identification and signature verifying they are of legal age in the state of the establishment's operations? Yes No
- b. Does applicant deliver to any of the following states: AK, AL, IL, LA, MN, MS, OR, RI or WV? Yes No
85. Are there wholesale alcohol sales? Yes No
- a. If "Yes," does the applicant have any operations in AK, AL, IL, LA, MN, MS, OR, RI or WV? Yes No
86. Are samples sold or served at festivals or any other off-premises events? Yes No
- If "Yes," please complete the newest version of the special event application for separate quote consideration.

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.

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.

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 is 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.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days' notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

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 in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's signature: _____ Title: _____
President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____