



Copic Application for Medical Professional Liability Insurance

Physician Application

This is a claims-made policy. Please review your policy provisions carefully to understand and determine all of your rights and duties.

With your completed application, we require the following information:

- Current declarations page which provides a retroactive date and indicates limits of liability for which you are requesting coverage.
- Written confirmation of the purchase of or your intent to purchase a reporting endorsement (“tail coverage”) from your present carrier if your current coverage is claims-made, and you are not applying for prior acts coverage.
- Please check the following specialties that apply. Note: An additional application will be provided.
 - Anesthesiology/Pain Management
 - Ophthalmology
 - Bariatric Surgery
 - Orthopedics
 - Cardiology
 - Physical Medicine & Rehabilitation
 - Dermatology
 - Radiology
 - Hand Surgery
 - Surgery (General, Thoracic & Vascular)
 - Family Physician performing Obstetrics
- If you are requesting coverage for your employed Advanced Practice Provider, a separate application is required.
- Current business letterhead and advertisements (including website material).
- Curriculum Vitae (C.V.)
- A loss run report. To obtain this information, please call your prior carrier(s) and request a currently-valued loss run for the past ten (10) years

Additional information may be requested.

APPLICANT DATA

1. First Name: _____ Middle Name: _____ Last Name: _____ Suffix: _____ Title: _____
2. Date of Birth: ____/____/____ 3. National Provider Identifier (NPI): _____
4. Personal/Confidential Email Address (Required for Online Access): _____
5. Legal Residency:
Physical Street/Home Address: _____
City: _____ State: _____ ZIP: _____ Cell Phone Number: _____
Rural Mailing Address/PO Box (if applicable): _____
City: _____ State: _____ ZIP: _____ Home Phone Number: _____
6. Primary Practice Location:
Address: _____
City: _____ State: _____ ZIP: _____ Office Phone Number: _____
Website Address: _____ Primary Contact Name: _____
Primary Contact Email Address: _____ Primary Contact Phone Number: _____
7. Office/Practice Mailing Address (if different from primary practice location)
PO Box: _____ City: _____ County: _____ State: _____ ZIP: _____
8. Billing Address (if different from practice location)
Firm Name: _____
Address: _____
City: _____ County: _____ State: _____ ZIP: _____ Phone Number: _____
9. Preferred Mailing Address (Confidential)
Choose one: Office Office PO Box Residence Residence PO Box Billing Address
Preferred Mailing Address for Policy-Related Documents
Choose one: Office Office PO Box Residence Residence PO Box Billing Address

COVERAGE REQUESTED

10. Requested Effective Date: ____/____/____ Retroactive Date: ____/____/____
11. Limits of Liability Per Incident: \$_____ Per Aggregate: \$_____ (For example, \$1M/\$3M)
12. Type of Coverage Desired:
 Claims-made coverage with prior acts coverage (If this option is chosen, move to the next question.)
 Claims-made coverage without prior acts coverage (If this option is chosen, please complete the following:
If Claims-made coverage without prior acts coverage was selected as the desired coverage option and the most recent prior coverage was issued on a claims-made basis, please indicate one of the following:
 An extended reporting endorsement (tail coverage) has been or will be purchased.
 An extended reporting endorsement (tail coverage) has not and will not be purchased. I will not purchase tail coverage (extended reporting endorsement) from my current insurer where I am insured under a claims-made policy. I realize that my failure to purchase such coverage from my current insurer will result in an uninsured exposure for any claims which may arise as a result of professional services rendered while insured by my current insurer's policy. I understand that the policy for which I am applying with Copic Insurance Company, if offered, will not provide prior acts coverage.
Initial here to confirm your understanding: _____



13. Practicing as: Individual Joining Group Forming Group Joining Hospital Slot Locum Tenens

Name of Group or Employer: _____

Other: _____

14. Practice Ownership Information

(a) List each professional corporation, association, partnership, or other health-care-related entity in which you have any ownership and need coverage under this policy.

Name of Entity: _____ Your % of Ownership: _____ %

Name of Entity: _____ Your % of Ownership: _____ %

Name of Entity: _____ Your % of Ownership: _____ %

(b) Please provide the name of all other partners or shareholders with an ownership stake in any of the entities listed in response to question 12(a).

Name of Partner/Shareholder: _____ Name of Associated Entity: _____ Insured with COPIC? Yes No

Name of Partner/Shareholder: _____ Name of Associated Entity: _____ Insured with COPIC? Yes No

Name of Partner/Shareholder: _____ Name of Associated Entity: _____ Insured with COPIC? Yes No

(c) Do any of the above entities need to be added as an additional insured under your policy? Yes No

If yes, which entities: _____

PROFESSIONAL LIABILITY INSURANCE HISTORY

15. Policy Information

Name of Company: _____ Policy Limits: \$ _____ / \$ _____

Period of Coverage: (MM/YY) to (MM/YY) Retroactive Date: (MM/YY) to (MM/YY) Claims-Made Occurrence

Name of Company: _____ Policy Limits: \$ _____ / \$ _____

Period of Coverage: (MM/YY) to (MM/YY) Retroactive Date: (MM/YY) to (MM/YY) Claims-Made Occurrence

Name of Company: _____ Policy Limits: \$ _____ / \$ _____

Period of Coverage: (MM/YY) to (MM/YY) Retroactive Date: (MM/YY) to (MM/YY) Claims-Made Occurrence

16. Has any professional liability insurer ever canceled, declined to issue, refused to renew, offered renewal with a surcharged rate, required that you accept a deductible, or issued coverage with any restrictions or exclusions? Yes No (Missouri applicants do not answer this question.)

17. Have you ever practiced without professional liability insurance? Yes No

LICENSES/CERTIFICATION

18. List all states in which you have ever been licensed to practice medicine, the license number for that state, the date the license was issued, and the number of hours you will work in each state as of the requested effective date of coverage.

State: _____ License #: _____ Date Issued: _____ # Hours/Week: _____

State: _____ License #: _____ Date Issued: _____ # Hours/Week: _____

State: _____ License #: _____ Date Issued: _____ # Hours/Week: _____

19. Are you ABMS or AOA Board Certified? Yes No

If "No," have you ever failed any licensing or Board Certification Examinations? Yes No

If "No", are you eligible by a member board of the ABMS or AOA? Yes No

20. Have you ever been denied a medical license or certification by a specialty board? Yes No

21. If you are a foreign medical school graduate, are you certified by the Educational Commission for Foreign Medical Graduates (ECFMG)? Yes No N/A

PRACTICE HISTORY/TRAINING/EDUCATION

22. You must provide a current C.V. If you have any gaps in practice over 90 days, an explanation must be included.

PRACTICE CHARACTERISTICS

23. What is your specialty? _____
Percentage of your practice devoted to your specialty: _____ %
24. What is your subspecialty? _____
Percentage of your practice devoted to your subspecialty: _____ %
25. Average number of hours worked per week
When indicating the total number of hours worked per week, please estimate all office time including patient contact, charting time, consultations, etc.; all operating time and emergency room time; all on-call time which results in actual patient contact; and all time spent making hospital rounds. 1-15 16-20 21-25 ≥26
26. After your effective date, will you maintain professional liability coverage with another carrier for activities or exposures not covered by Copic? Yes No
If "Yes," please explain: _____
27. After the Requested Effective Date, do you plan to practice/consult outside your principal state of practice including any telemedicine services in the next 12 months? Yes No
If "Yes," do you or will you maintain professional liability insurance for this exposure? Yes No
Please describe the nature of your out-of-state practice and indicate the number of hours per week devoted to it:

28. Are you employed or contracted as a medical director for an agency, business, or organization outside of your trained specialty? Yes No
29. Do you practice "concierge medicine" or Direct Patient Care? Yes No
If "No," please skip to question #30.
If "Yes," what percentage of your practice is based on this model? _____ %
Do patient's pay a monthly or annual fee? Yes No
Do you accept commercial insurance? Yes No
What is your current total patient count? _____
30. Do you work in an urgent care? Yes No
If "Yes," percentage of practice: _____ %
If "Yes," do you hold a current ATLS and ACLS certification? Yes No
31. Do you provide services at a correctional facility? Yes No
32. Do you provide medical services to professional athletes/sports teams or celebrities? Yes No
33. Please describe your practice: Hospitalist Intensivist/Critical Care Specialist N/A
If you answered "N/A" to question #33, please skip the next question and proceed to question #35.

- 34. Please indicate the percentage of your total practice devoted to in-patient care of hospitalized patients: _____ %
- 35. Do you practice in an Emergency Department (ED)? Yes No
For the purpose of this question, answer "No" if you only provide backup/consult call or work in the ED only for the purpose of maintaining privileges.
- 36. Have there been any changes in your specialty, classification, or practice activity within the past ten years? Yes No
If yes, please explain: _____
- 37. Do you utilize any patient-facing artificial intelligence technologies, such as chatbots or similar tools in your practice? Yes No
If "Yes", do you confirm/review the information being provided to the patient? Yes No

PROCEDURES PERFORMED

- 38. Do you perform or supervise anyone who performs aesthetic or cosmetic procedures? Yes No
If "Yes", and you are not a plastic surgeon or dermatologist, please provide an Elective Aesthetic & Cosmetic Procedures Supplemental Application.
- 39. Do you perform sclerotherapy (the injection of sclerosing agents) into the vertebral column? Yes No
- 40. Do you perform bariatric surgery? Yes No
- 41. Do you participate in non-IRB clinical trials? Yes No
- 42. Do you offer/provide any non-FDA approved devices, drugs, or procedures?..... Yes No
- 43. Do or will any of your employees practice at a location geographically separate from you? Yes No
If "Yes," please provide details on an additional sheet. Please include in your explanation the distance of these employees' separate practice locations from your practice location and a summary of these employees' duties and responsibilities while practicing there. In addition, please explain how these employees are supervised consistent with their duties and the frequency of and methods by which that supervision occurs.
- 44. Do you provide surgical services to patients in any setting in which another person provides the post-op follow-up care for that procedure? Yes No
- 45. Do you perform surgery or obstetrical procedures at a location more than 50 miles or one hour from your office location(s)? Yes No
- 46. Do you perform surgery or obstetrical procedures in a surgical suite more than 50 miles or one hour from a hospital? .. Yes No
- 47. Do you perform procedures or use equipment not used by a majority of physicians in your specialty or perform "invasive" procedures for which you were not resident trained or for which you do not hold hospital privileges? Yes No
If applicable, please list all such procedures: _____
- 48. Do you maintain hospital privileges? Yes No
- 49. Do you perform or assist in surgery? Yes No
- 50. Do you perform office-based surgeries or procedures which require sedation?..... Yes No
- 51. Do you provide gender-affirming care/services? Yes No
If "yes", do you offer/provide gender-affirming surgical services to minors?..... Yes No
- 52. Do you perform cervical epidural injections (CEI)? Yes No



53. Do you provide "house call" services to patients other than hospice or palliative care patients? Yes No
 If "Yes," what percentage of your total practice is devoted to "house calls" for non-hospice or non-palliative-care patients? _____ %

FAMILY PRACTICE PHYSICIANS ONLY

54. Do you perform:
- a. Prenatal care beyond the first trimester? Yes No
 - b. Second-trimester abortions? Yes No
 - c. Obstetrical procedures? Yes No
 - d. VBAC's (Vaginal Birth After Cesarean)? Yes No

FAMILY PRACTICE WITH OB & OB/GYN PHYSICIANS ONLY

55. a. Do you provide obstetric ultrasound services that produce images or videos intended solely for non-medical purposes without a corresponding medical report?..... Yes No
- b. Do you hold a current certification in Advanced Life Support in Obstetrics (ALSO)? Yes No
- c. Do you perform elective home delivery? Yes No
- d. Do you perform water births? Yes No
- e. Do you supervise or employ nurse midwives who manage the active labor and any subsequent delivery for vaginal birth after caesarean (VBAC)? Yes No
- f. If yes, is a physician physically on premises and immediately available for the entire course of care? Yes No
- Average number of deliveries performed per year: _____ Average number of C-sections performed per year: _____

OTHER PERSONNEL TO BE COVERED

56. a. Will you/your entity employ or contract with any allied health practitioners who will work at any of your office locations? Yes No

If "Yes," please provide the census information requested below. If you are practicing as part of a group practice, one person may complete this section if the information applies to all physicians in the group.

Advanced Practice Nurses: # to be insured	_____	Nurse Practitioners: # to be insured	_____
Anesthesiologist Assistant: # to be insured	_____	Optometrists: # to be insured	_____
Aestheticians: # to be insured	_____	Pharmacists: # to be insured	_____
*CRNA/Nurse Anesthetists: # to be insured	_____	Physician Assistants: # to be insured	_____
Cytotechnologists: # to be insured	_____	Psychologists: # to be insured	_____
Embryologists: # to be insured	_____	Psychotherapists: # to be insured	_____
Nurse Midwives: # to be insured	_____	Surgical Assistants: # to be insured	_____

b. Will you/your entity employ or contract with Podiatrists? Yes No

***Nebraska and Wisconsin Applicants Only:** Nurse Anesthetists are required to complete a special application form; please contact Copic Underwriting Department, or your agent for the appropriate application form.
 The Copic policy provides no individual coverage to any employee or independent contractor in any of these classifications working in your office unless he/she is specifically named on the Declarations Page. Please contact your underwriter or agent for more information.

IF YOU PRACTICE IN A STATE WITH A PATIENT COMPENSATION FUND

57. If approved for Copic coverage, will you file evidence of this coverage as proof of financial responsibility to become qualified as a health care provider under a patient compensation fund? Yes No N/A
58. Have you been a qualified health care provider under the fund at all times subsequent to the retroactive date requested above and as shown on the insurance declarations page(s) attached to the application? Yes No N/A*

(*N/A" means that you do not practice within a fund state and, therefore, this question is not applicable.)

Note Examples of states with patient compensation funds include Indiana, Kansas, Louisiana, Nebraska, New Mexico, Pennsylvania, and Wisconsin. It is advisable to investigate specific regulations in each state where you practice to determine whether participation in the fund is voluntary.

OTHER INFORMATION

ALL 'YES' ANSWERS REQUIRE AN EXPLANATION. PLEASE ATTACH ADDITIONAL SHEETS, IF NECESSARY

59. Has any disciplinary action ever been taken regarding any healing arts license which you hold or have ever held? (Include any disciplinary actions by the U.S. military, U.S. Public Health Service, or other U.S. federal governmental entity. Disciplinary actions include, but are not limited to, suspension, revocation, probation, practice limitations, reprimand, letter of admonition, censure, and any allegations which are currently pending.) Yes No
60. Has your license to practice medicine or your permit to prescribe drugs ever been denied, revoked, suspended, voluntarily surrendered, or otherwise investigated or limited in any way? Yes No
61. Have you ever been subjected to a criminal or civil monetary penalty under the Medicare or Medicaid program and/or been suspended from participation in Medicare or Medicaid or has participation status ever been modified? Yes No
62. Have you ever been charged, indicted, convicted, received a deferred prosecution, received a deferred judgment and sentence, entered a guilty plea, entered a plea of nolo contendere, or been placed on adult diversion for any violation of any law? (Note: You must answer "Yes" even if the charge(s) or action was ultimately dismissed, expunged, pardoned, or the matter was not prosecuted. It is unnecessary to report traffic offenses that do not involve alcohol or drugs.) Yes No
63. Have you ever been warned, reprimanded, or censured by a medical staff, hospital, healthcare facility, or any other healthcare entity? Yes No
64. Within the past 5 years incurred or become aware of having a condition that impairs your ability to practice your medical specialty? (i.e. serious neurologic illness or injury, uncontrolled seizure disorder, mental health diagnoses, sexual addiction, alcohol, opioid, or other substance use disorder, serious physical illness or injury, etc.) Yes No
If "Yes", state the condition(s) and date(s), and identify your treating physician(s) below. A statement from your physician attesting to your fitness to practice your specialty is required to be submitted with this application.
Description of condition: _____
Date(s) of treatment(s): From ____/____/____ To: ____/____/____ Currently in treatment
Name of treating physician(s): _____
65. Have you ever had staff privileges at a hospital limited, reduced, restricted, denied, suspended, or revoked, or have you resigned from a medical staff in lieu of disciplinary action or potential disciplinary action? Yes No
66. Have you ever had any person complain to or file a grievance of any type with a hospital committee, state licensing board, Board of Medical Examiners, health plan, managed care organization, or other medical review committee? Yes No

- 67. Are you personally registered as a patient or recipient on any state’s medical marijuana registry, or are you personally a frequent or habitual user of marijuana? Yes No
- 68. Have you ever been accused of sexual misconduct or harassment by one of your employees, an associate’s employee, or an employee of a hospital or surgery center; or have you been accused by a patient or been investigated by any state regulatory authority for boundary violations of a sexual nature? Yes No
- 69. Have you ever been reported to the National Practitioners Data Bank? Yes No

CERTIFICATES OF INSURANCE

70. Please record below all organizations you would like listed as a certificate holder on your policy (e.g., hospitals, health plans, HMOs, IPAs, etc.)

Name: _____

Address (including city, state, and zip code): _____

Name: _____

Address (including city, state, and zip code): _____

Name: _____

Address (including city, state, and zip code): _____

CLAIMS INFORMATION

Important information regarding questions 71 and 72 (including sub-questions):

- 1. The word “claim” as used in questions 71 and 72 below refers to:
 - a. Any demand for damages, resolved or pending, regardless of the result, arising from your professional activity and brought against you or any partner, associate, employee or professional corporation or partnership; or
 - b. Circumstances which have been brought to your attention by a patient or representative of a patient, in such a manner as to indicate the possibility of legal action against you or any partner, associate, employee or professional corporation or partnership.
- 2. If you answer “Yes” to question 71 and 72 (including sub-questions), please complete the attached Supplementary Claims Information Form.

- 71. Have you ever been involved in a malpractice claim or suit, either directly or indirectly? Yes No
- 72. Please indicate if you are aware of any of the following circumstances that might reasonably lead to a claim or suit being brought against you even if you believe the claim or suit would be without merit:
 - a. A request for records from a patient and/or attorney related to an adverse outcome? Yes No
 - b. A letter from an attorney regarding your medical treatment of a patient? Yes No
 - c. Intra-operative or post-operative complications or other complications resulting in death, paralysis, or other significant disabilities? Yes No
 - d. Patient or family member dissatisfaction with the outcome of a procedure, treatment, or diagnosis? Yes No
 - e. Any other circumstances that might reasonably lead to a claim or suit? Yes No
- 73. If “yes”, to any of the above, have they been reported to your current or prior professional liability insurance carrier? Yes No N/A

SUPPLEMENTARY CLAIMS INFORMATION FORM

If there has been more than one claim, please photocopy this form. Attach additional sheets, if needed.

All questions must be answered or marked Not Applicable (N/A).

1. Patient's Initials: _____

2. Date reported to insurance company: _____

3. Name of insurance company: _____

4. Date of incident and your treatment: _____

5. Allegations: _____

6. What is the present condition of the patient? _____

7. Did you in any way alter, embellish, delete, change, and/or destroy any records, medical or otherwise, or were allegations made that you did so, pertaining to this claim? Yes No

8. Status of claim (check applicable answer):

- | | | |
|--|---|---|
| <input type="checkbox"/> Suit threatened, no action taken | <input type="checkbox"/> Court outcome in your favor | <input type="checkbox"/> Awaiting mediation |
| <input type="checkbox"/> Suit filed but dropped by claimant | <input type="checkbox"/> Court outcome in favor of plaintiff: | <input type="checkbox"/> Awaiting court action: |
| <input type="checkbox"/> Summary judgment in your favor | Amount of Loss payment: | Reserve Amount: |
| <input type="checkbox"/> Suit settled out of court | \$ _____ | \$ _____ |
| a. Date claim paid: _____ | | |
| b. Amount paid: \$ _____ | | |
| c. Did you want to settle this claim? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

9. To your knowledge, was any settlement paid by another party involved(i.e., your P.A., P.C., partners, employees, etc.)? Yes No
If "yes," amount was \$ _____

Signature: _____ **Date:** _____

Name (Printed): _____

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN
INSOLVENCY UNDER THE MINNESOTA INSURANCE
GUARANTY ASSOCIATION LAW

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
7600 Parklawn Ave. Suite 460
Edina, MN 55435

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.



UNDERSTANDING, AUTHORIZATION, AND RELEASE OF INFORMATION

I understand that this is an application for insurance and not an insurance binder! As a condition of being insured, I understand and agree to the requirement to submit to a health and skills assessment by a physician of Copic's choice. This assessment may be required at Copic's discretion.

I hereby declare and represent that all answers and statements in this application are true and complete to the best of my knowledge and that no material fact or circumstance concerning the subject matter of this application has been omitted or withheld. I understand that these answers and statements are material and, as such, will be relied upon by Copic to determine whether to issue my liability insurance, to determine the amount of limits available, or to specifically exclude a risk. If I or any other person making application or providing information on my behalf misstate(s) or fail(s) to disclose any material information, my application may be declined. If my application is approved and it includes any material misstatement or it fails to disclose material information, Copic has the right to rescind my insurance. Copic also has the right to decline coverage for a specific claim if Copic would have declined to issue insurance or would have limited my coverage if I had not made the material misstatement or omission.

I authorize any state board of medical examiners or medical board, or any licensure, hospital board or committee, hospital records department, insurance company, professional society or association, business or medical associate or private person that may have any record or knowledge concerning any of the answers or statements made herein to release such information to Copic or its assigns. This authorization applies regardless of whether I am currently affiliated with the above persons or entities, or have been in the past. I authorize the use of a copy of this authorization in lieu of its original.

As may be permitted by law and in compliance with Copic policy, I hereby consent to Copic's release of the following information about me to credentials verification organizations, health plans, hospitals, health care organizations (including professional societies or associations), professional liability insurance carriers, and state and federal regulatory entities, including but not limited to medical boards and boards of medical examiners, the National Practitioner Data Bank and the Healthcare Integrity and Protection Data Bank. This release applies to the following information: my name, business address, social security number, NPI number, license number, hospital affiliations, policy numbers, effective dates, limits of liability, retroactive date, specialty, PLI rate class, and any information concerning those claims which are required to be reported to any state board of medical examiners or medical licensing body or authority, National Practitioner Data Bank and/or the Healthcare Integrity and Protection Data Bank. To the fullest extent permitted by law, I hereby release all providers of such information, including Copic, its employees and agents, from any and all liability therefore.

Physician signature _____ Date _____

Please PRINT your name _____

RETAIN A COMPLETED COPY OF THIS APPLICATION FOR YOUR RECORDS

Please check this application to ensure that you have answered all questions and included all requested attachments. Submitting an incomplete application could result in a delay in underwriting and processing or an outright rejection of your application.

INSURANCE FRAUD WARNINGS

The following Insurance Fraud Warnings are required to be provided with all applications.

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 the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

ALABAMA

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 restitution fines or confinement in prison, or any combination thereof.

ARKANSAS

Any person who knowingly presents a false or fraudulent claim for payment for 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

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.

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.

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.

KENTUCKY

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.

LOUISIANA

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.

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 denial of insurance benefits.

MARYLAND

Any person who knowingly and 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

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

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 subject to civil fines and criminal penalties.

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.

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.

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.

OREGON

Any person who knowingly provides false, incomplete, or misleading material information to an insurance company with the intent to knowingly defraud may be found guilty of insurance fraud by a court of law.

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.

RHODE ISLAND

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.

TENNESSEE

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.

VIRGINIA

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.

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.

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.

With respect to all other states, please be advised of the following:

GENERAL FRAUD WARNING

Insurance fraud is committed when a person knowingly and with intent to defraud or deceive supplies false, incomplete or misleading information concerning any fact or thing material to an insurance policy. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any person who knowingly attempts to commit insurance fraud is subject to civil action by the Company and shall be reported to the appropriate law enforcement authority.