

Agency Name:
 Address:
 Contact Name:
 Phone:
 Email:

Habitational Risks – Supplemental Application

TO BE USED WITH COMMERCIAL GENERAL LIABILITY/ PROPERTY APPLICATION (ACORD OR SIMLAR APPLICATION)

All questions must be answered in full. Missing or incomplete information may disqualify the submission.

Application must be signed and dated by the applicant.

Applicant's Name: _____ Agent: _____

Applicant Mailing Address: _____ Applicant's Phone Number: _____

Applicant's Web Address: _____

Inspection Contact: _____

Proposed Policy Period: _____ to _____ Contact Phone Number: _____

Applicant is:

- Individual (Include Date of Birth): _____
 Partnership (Include Dates of Birth): _____
 Corporation Joint Venture Other _____

GENERAL OCCUPANCY INFORMATION

Type of Occupancy:	Loc #1	Loc #2	Loc #3
<input type="checkbox"/> Apartment: (number of units)			
Studio or efficiency			
1 and 2 Bedroom			
3 Bedroom			
Other (explain):			
<input type="checkbox"/> Rooming House: (number of units)			
Single Room Occupancy			
Double Room Occupancy			
Other (explain):			
Maximum Occupancy			
<input type="checkbox"/> Dwelling: (Indicate 1, 2, 3 or 4 Family)			
For the above occupancies: Tenancy by % or maximum units/occupants:			
Assisted Living / Senior Living			
General population			
Student Occupancy (Post Secondary)			
Subsidized Housing			
Treatment / Recovery Facility			
<input type="checkbox"/> Vacation Rentals:			
Dwelling: (Indicate 1, 2, 3 or 4 Family)			
Condominium (number of units)			
Townhouse (number of units)			
Single Room or Partial Unit Rentals			

General Occupancy Information (Continued):

For all above occupancies:			
1. Total number of days rented in prior year?			
2. Are animals allowed?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
If Yes, are limitations in place to prevent aggressive dog breeds on premises?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
3. Any cooperative housing?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

GENERAL BUILDING INFORMATION

	Loc #1	Loc #2	Loc #3
Year Built			
Number of stories			
Adequate means of egress from upper floors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Emergency procedures posted?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are exits marked?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are stairways and exits kept free from clutter?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are there burglar bars? If Yes, are they equipped with functional quick release mechanism and emergency access hardware?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO
Owner or manager residing on premises?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If there is a property manager, do they carry their own insurance and add applicant as an Additional Insured to their policy?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A
Has a structural inspection been completed within the last 40 years?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A
Any unoccupied or vacancy period anticipated? If Yes, what % of the units are vacant/unoccupied? %	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do tenants share a common restroom? If Yes, are doors equipped with privacy locks?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO
Are any of the following electrical systems present in any of the buildings? Federal Pacific Breakers Stab-Lok Zinsco Fuses Knob and Tube wiring Non-pigtailed aluminum wiring Other electrical systems with a high failure rate?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does applicant provide security guards? If yes:	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are they Armed or Unarmed	<input type="checkbox"/> ARMED <input type="checkbox"/> UNARMED	<input type="checkbox"/> ARMED <input type="checkbox"/> UNARMED	<input type="checkbox"/> ARMED <input type="checkbox"/> UNARMED
Hours of patrol (_ TO _ * INDICATE AM – PM):			
Do they have power of arrest?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are they employees?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If Subcontractors do they name applicant as Additional Insured for work performed?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Certificates of insurance on File?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

RENOVATION WORK

	Loc #1	Loc #2	Loc #3
Renovation considered this year or in progress? If Yes, provide details: occupied or vacant, describe work being performed, cost, start date and expected completion date	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Work performed by Subcontractors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Certificates on file?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Additional Insured Endorsement?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

SPECIAL EXPOSURES

Are there any amenities charged in addition to the price of the rental of the unit? If Yes, please describe:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is any recreational equipment (i.e. golf carts, bicycles, surf boards) provided with rental units? If Yes, please describe:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do any units have balconies? If Yes: Are Bar-B-Qs permitted on balconies? Are railings regularly inspected? Do balconies meet current building codes?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO

Indicate whether any locations have exposures listed below:

Acreage: If Yes, how many acres? _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	Lakes or Ponds If Yes, size: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
Beaches	<input type="checkbox"/> YES <input type="checkbox"/> NO	Park or Athletic Fields	<input type="checkbox"/> YES <input type="checkbox"/> NO
Clubhouse	<input type="checkbox"/> YES <input type="checkbox"/> NO	Playground Equipment	<input type="checkbox"/> YES <input type="checkbox"/> NO
Dock, Pier or Boat Slips	<input type="checkbox"/> YES <input type="checkbox"/> NO	Racquetball courts	<input type="checkbox"/> YES <input type="checkbox"/> NO
Equestrian Exposures	<input type="checkbox"/> YES <input type="checkbox"/> NO	Swimming Pool	<input type="checkbox"/> YES <input type="checkbox"/> NO
Hiking or Biking Trails	<input type="checkbox"/> YES <input type="checkbox"/> NO	(Complete Separate Supplemental Application)	
Streets or Roads	<input type="checkbox"/> YES <input type="checkbox"/> NO	Volleyball or Tennis courts.....	<input type="checkbox"/> YES <input type="checkbox"/> NO
Trampolines	<input type="checkbox"/> YES <input type="checkbox"/> NO		

FIRE PROTECTION

	Loc #1	Loc #2	Loc #3
Sprinklered? (indicate Full or Partial)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Each unit equipped with:	Use the notes section to detail any "No" response		
Smoke Detectors	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
CO2 Detector	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Fire Extinguishers	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Hard wired with battery back-up	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If equipped w/wood burning stove or fireplace:	Use the notes section to detail any "No" response		
Spark arrester on chimney	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Flue/chimney cleaned on regular basis	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Damper functional	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Premises located in wooded area	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

MAINTENANCE

	Loc #1	Loc #2	Loc #3
Does applicant have a regular inspection and maintenance schedule for appliances, carpeting, electrical, fire detection systems, heating and air conditioning, and plumbing?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does applicant have an exterior maintenance contract in place for snow removal?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Any work performed by subcontractors? If Yes:	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Certificates on file	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Additional Insured Endorsement	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

SPECIFIED LOSS OR CONDITIONS

Use the notes section to detail any "Yes" response

	Loc #1	Loc #2	Loc #3
Has there been or is there currently any fire damage (whether or not fully repaired), mold, hidden decay, water damage or collapse?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has there been a construction defect type loss?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have there been any prior habitability claims?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have any crimes occurred at the premises or any other owned premises not covered by this policy?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

VACATION RENTALS

	Loc #1	Loc #2	Loc #3
What is the longest rental term allowed?			
What is the shortest rental term allowed?			
Are there any outdoor expeditions or activity packages? If Yes, please describe: If Yes, is the activity included in the rental unit pricing?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Number of days the premises was unoccupied/not rented in the prior year:			
Number of days the premises is used as a primary residence by the applicant:			
Annual Receipts: Current Year Estimate: Prior Year: Prior Year:			

STUDENT HOUSING

	Loc #1	Loc #2	Loc #3
Does applicant rent or lease the property to any fraternal organization, sorority, club, or other social organization?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does applicant have a formal written signed lease with all tenants?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are tenants restricted from extending occupancy to others without applicant's approval?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Student Housing (Continued):

Does applicant have rules in place: <ul style="list-style-type: none"> • For parties and on site activities; • That prohibit weapons on premises; and • That identify the definition of “hazing” or similar practices in accordance with the Fraternal Information and Programming Group (FIGP) regardless of whether tenants are a member of such organization? 	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do all sleeping rooms have privacy locks?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does applicant provide a resident manager?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Minimum Age Requirement	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Background Checks	<input type="checkbox"/> YES <input type="checkbox"/> NO		

ASSISTED LIVING / SENIOR LIVING

Are there pull cords? (if yes, not eligible)	<input type="checkbox"/> YES	<input type="checkbox"/> No
Is the premises ADA compliant? (if no, not eligible)	<input type="checkbox"/> YES	<input type="checkbox"/> No

MIXED USE

List square footage and occupancy of each commercial occupancy: _____		
Does the owner operate any of the above businesses?	<input type="checkbox"/> YES	<input type="checkbox"/> No
If yes, provide details: _____		
Do any of the commercial occupants include: nightclub, bar or restaurant with cooking?	<input type="checkbox"/> YES	<input type="checkbox"/> No
Do all commercial tenants provide proof of insurance with Additional Insured status for the applicant?	<input type="checkbox"/> YES	<input type="checkbox"/> No

NOTES SECTION: (use this section to provide additional information or to detail “Yes” or “No” responses where required)

PLEASE READ BELOW AND COMPLETE SIGNATURE BLOCK ON LAST PAGE

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate and complete and that no material facts have been omitted, misrepresented or misstated. I know of no other claims or lawsuits against the applicant and I know of no other events, incidents or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

IMPORTANT NOTICE: As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

FRAUD STATEMENT – FOR THE STATE(S) OF:

Alabama, Arkansas, Louisiana, Maryland, Rhode Island, Texas, West Virginia:

NOTICE: Any person who knowingly (For Maryland add: *or willfully*) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (For Maryland add: *or willfully*) presents false information in an application for insurance is guilty of a crime and may be subject to (For Alabama add: *restitution,*) fines and confinement in prison (For Alabama add: *or any combination thereof*).

Alaska

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Connecticut, Georgia, Hawaii, Illinois, Missouri, Montana, North Carolina, North Dakota, South Carolina, South Dakota, Wisconsin:

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.

Delaware, Idaho:

Any person who knowingly, and with intent to (For Delaware add: *injure*) defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

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.

Indiana

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kansas

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 commits a fraudulent insurance act.

Kentucky

Application Forms: 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.

Maine, Tennessee, Virginia, Washington:

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

Massachusetts, Nebraska, Vermont:

Any person who knowingly and with intent to defraud any insurance company or another 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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in NH Rev. Stat. § 638:20.

New Jersey

Application Forms: 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 be 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 presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that the misinformation is material to the content of the policy, we relied upon the misinformation and the information was either material to the risk assumed by us or provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

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.

Producer's Signature

Date

Applicant's Signature

Date