

CARRIER:			
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## **Premises Preferred Product**

## PREMISES PREFERRED SUPPLEMENTAL APPLICATION

All questions must be answered and application must be signed by applicant. Please submit with a completed Acord 125 Application.

Applicant's name:		
Form of business:		
If you have a Web site, include your Web site address:		
Annual sales including those of any parent and/or subsidiary companies:		
Square footage of the applicant's premises:		
3. How many years has applicant been at the current location?		
4. No past, pending or planned bankruptcy or judgment for unpaid taxes against the applicant or	☐ True	☐ False
any officer, partner, member or owner of the applicant individually within the past five years		
5. Any cancellation or non-renewal of insurance in the past three years?	□ No	☐ Yes
6. For any building built prior to 1978, no building with knob-and-tube on aluminum wiring on premises	☐ True	☐ False
7. For any building built prior to 1978, 100% of the wiring is on functional and operational circuit breakers	☐ True	☐ False
8. Functional and operational fire extinguishers readily available	☐ True	☐ False
9. Applicant has any of the following heavy products or liability exposures:	☐ No	☐ Yes
☐ Aircraft ☐ Explosives ☐ Reclaimed or recycling center		
☐ Auto ☐ Medical equipment ☐ Rentals		
☐ Boat ☐ Petroleum ☐ Tire dealers or manufacturers		
☐ Chemicals ☐ Pollution issues ☐ Tobacco		
<ul><li>□ Contractor</li><li>□ Railroad</li><li>□ Waste</li><li>□ Drug manufacturer</li></ul>		
Applicant manufactures products other than those listed in question 4 above?  If "Yes," please provide details.	□ No	☐ Yes
11. Applicant has high "trip and fall" exposure such as:	□ No	☐ Yes
☐ Airport ☐ Flea market ☐ Supermarket		
☐ Casino ☐ Gymnasium ☐ Swimming pool		
☐ Fair ☐ Play center ☐ Terminal (bus, train, etc.)		
12. Applicant has a stable or farm operation?	☐ No	Yes
13. Applicant provides Web and/or software development or programming services?	☐ No	☐ Yes
Property		
14. Construction: ☐ Frame ☐ Joisted masonry ☐ Non-combustible	☐ Masonry non-	combustible
☐ Fire-resistive ☐ Modified fire-resistive ☐ Other		
15. Protection class:		
16. Requested cause of loss: ☐ Basic ☐ Special		
17 Requested valuation: ☐ Replacement cost ☐ Actual cash value		
18 Deductible: □ \$1,000 □ \$2,500 □ \$5,000		
19 Coinsurance: □ 80% □ 90% □ 100%		
20. Building limit \$		

21. What year was the building constructed?

22. What is the square footage of the entire structure?			sq. ft.		
23. Business personal property limit		\$			
24.	Business income with extra expense limit	\$			
	☐ Coinsurance per above OR Monthly limit of	indemnity: ☐ 1/3 ☐ 1/4 ☐ 1/6			
24.	Is the building fully protected by an operational sprin	nkler system covering 100% of the	premises?	☐ No	☐ Yes

## **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 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.

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 facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be quilty 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.

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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 Agen	it or Broker, please provide belo	W.
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 provide requested insurance and is relied on by the Insurer in providing such insurance. The this Application is true and correct in all matters. The signer of this Application further noccurring prior to the effective date of coverage, which render the information provided Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby connection with the information, statements and disclosures provided in this Application inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Policy is issued. It is agreed that this Application shall be the basis of the contract state Policy.	ne signer of this application repre epresents that any changes in mace herein untrue, incorrect or inace quote or binder issued if such clar authorized, but not required, to n. The decision of the Insurer not e Insurer from relying on any sta	sents that the information provided in atters inquired about in this Application urate in any way will be reported to the hanges are material to the insurability make any investigation and inquiry in to make or to limit any investigation or tement in this Application in the event
Important Note: Coverage is limited to premises liability at the location address(es) schedule policy. The products-completed operations hazard is <u>not</u> insured.	ed in our policy, subject to th	e terms and conditions of our
Required: An Acord Application and this Premises Preferred Supplemental	Application, completed and	signed, within 21 days of binding.
This supplemental application is incorporated into and is deemed a part of trequested insurance. Any and all notices and representations included in susupplemental application as though fully set forth herein.		
Applicant's Signature		
(Principal, Pa	rtner or Officer)	
Title	Date	e
Print Name		

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