

# Special Types Application

COLUMBIA INSURANCE COMPANY  
 NATIONAL FIRE & MARINE INSURANCE COMPANY  
 NATIONAL INDEMNITY COMPANY  
 NATIONAL INDEMNITY COMPANY OF MID-AMERICA  
 NATIONAL INDEMNITY COMPANY OF THE SOUTH  
 NATIONAL LIABILITY & FIRE INSURANCE COMPANY



Policy Term From: \_\_\_\_\_ To \_\_\_\_\_

1. Name (and "dba") \_\_\_\_\_  
 Individual/Proprietorship  Partnership  Corporation  Other Business Phone Number \_\_\_\_\_
2. Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
3. Premises Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
4. Person to contact for inspection (name and phone number) \_\_\_\_\_
5. Have you ever had insurance with one of the companies listed at the top of this page?  Yes  No  
 If yes, Policy Number(s) \_\_\_\_\_ Effective Date(s) \_\_\_\_\_

## DESCRIPTION OF OPERATIONS

6. Describe business \_\_\_\_\_  
 Years experience \_\_\_\_\_ New Venture?  Yes  No
7. Is this your primary business?  Yes  No If no, explain \_\_\_\_\_  
 Is your business seasonal?  Yes  No Is your business for hire/for profit?  Yes  No
8. Have you ever filed for Bankruptcy?  Yes  No If yes, when \_\_\_\_\_ Explain \_\_\_\_\_
9. Gross receipts last year \_\_\_\_\_ Estimate for coming year \_\_\_\_\_ Business for sale?  Yes  No
10. Do you operate in more than one state?  Yes  No If yes, list states \_\_\_\_\_
11. What is the largest city entered within your radius of operation? \_\_\_\_\_

## LIABILITY COVERAGE — Complete for desired coverages by indicating limits of insurance.

Combined Single Limit BI & PD	LIABILITY			Medical Payments	Personal Injury Protection (where applicable)	IF PHYSICAL DAMAGE COVERAGE DESIRED - REFER TO FOLLOWING PAGE.  COMPLETE HIRED AND NON-OWNED SUPPLEMENT IF COVERAGE DESIRED.
	Split Limits					
	Bodily Injury		Property Damage			
	Each Person	Each Accident	Each Accident			

**APPLICABLE PERSONAL INJURY PROTECTION, UNINSURED AND/OR UNDERINSURED MOTORISTS INSURANCE SELECTION/REJECTION PAGE IS REQUIRED TO BE COMPLETED AND SIGNED BY THE NAMED INSURED WITH THE SUBMISSION OF THIS APPLICATION.**

## DRIVER INFORMATION — If additional space is needed, attach separate listing.

Driver's Name	Date of Birth	Driver's Licenses				Experience	
		State	Number	Class/Type (i.e. CDL)	Years Licensed (in Class/Type)	Type of Unit (Bus, Van, etc.)	No. of Years
1.							
2.							
3.							
4.							
5.							

No. Years Previous Commercial Driving Experience	Date of Hire	Accidents and Minor Moving Traffic Violations in Past 5 Years				Major Convictions (DWI/DUI, Hit & Run, Manslaughter, Reckless, Driving While Suspended/ Revoked, Speed Contest, other felony)		Employee (E) Ind. Cont. (IC) Owner/Op. (O/O) Franchisee (F)
		No. of Accidents	Date(s)	No. of Violations	Date(s)	Describe Conviction	Date(s)	

PLEASE ATTACH DETAILED EXPLANATION OF ACCIDENTS LISTED ABOVE.

**THE INSURER CAN CANCEL THIS POLICY FOR WHICH YOU ARE APPLYING WITHOUT CAUSE DURING THE FIRST 90 DAYS. THAT IS THE INSURER'S CHOICE. AFTER THE FIRST 90 DAYS, THE INSURER CAN ONLY CANCEL THIS POLICY FOR REASONS STATED IN THE POLICY.**

12. Does applicant have attendant's E&O coverage?  Yes  No
13. What is the basis for driver(s) pay? Hourly \_\_\_\_\_ Trip \_\_\_\_\_ Mileage \_\_\_\_\_ Other, explain \_\_\_\_\_
14. Are drivers covered by Workers Compensation?  Yes  No Minimum years driving experience required \_\_\_\_\_
15. Are vehicles owner-driven only?  Yes  No Do you agree to report all newly hired operators?  Yes  No
16. Are drivers ever allowed to take vehicles home at night?  Yes  No If yes, will family members drive?  Yes  No
17. Do you order MVR's on all drivers prior to hiring?  Yes  No Driver's maximum driving hours \_\_\_\_\_ daily \_\_\_\_\_ weekly

SCHEDULE OF AUTOS/VEHICLES — Describe all vehicles for which application is made for insurance.									
Veh. No.	Model Year	Vehicle Make	Body Type/Model	Full Vehicle Identification Number	Orig. Mfg. Seating Cap.	Principal Garaging Location (city & state)	Radius of Operation	Annual Mileage Per Vehicle	(A) Anti-Lock Brakes, (B) Air Bags or (C) Wheelchair Lift
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

**PURPOSE OF USE ABBREVIATION MUST BE SELECTED FOR EACH VEHICLE**

Veh. No.	Purpose of Use	Emergency Lights & Sirens (Yes or No)						
1			ALS	Advanced Life Support	MTA	Medical Transportation	SP	Snow Plow
2			BLS	Basic Life Support	OR	Off Road Auto	SS	Street Sweeper
3			BV	Box Van	OV	Other Van	ST	Semi-Trailer
4			CP	Cherry Picker	PC	Police Car	T	Truck
5			CV	Cargo Van	PPT	Private Passenger Type	TA	Transfer Ambulance
6			F	Flower Car	PT	Pumper Truck	TR	Trailer
7			H	Hearse	PU	Pick Up	TT	Truck Tractor
8			L	Limo	PV	Passenger Van	UT	Utility Trailer
9			LT	Ladder Truck	RT	Rescue Truck	WT	Water Truck
10								Other, describe _____

PHYSICAL DAMAGE COVERAGE — Complete spaces below in detail for each respective auto/vehicle described above.							
Veh. No.	Date Purchased	Cost When Purchased	Current Stated Value (excluding permanently attached equipment)	Value of Permanently Attached Equipment	Total Stated Amount to be Insured	Physical Damage Deductible	
						<input type="checkbox"/> Comprehensive <input type="checkbox"/> Spec. C of Loss	Collision
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

18. Any loss payees?  Yes  No If yes, give name and address of mortgagee/loss payee for each vehicle \_\_\_\_\_

19. Is the transportation of people your primary business?  Yes  No Are vehicles leased to drivers?  Yes  No
20. Do you transport physically disabled individuals?  Yes  No If yes, what percentage of the time \_\_\_\_\_
21. Is our policy to cover all vehicles owned, operated or under lease to applicant?  Yes  No If no, explain \_\_\_\_\_
22. Number of vehicles owned by you: Ambulances \_\_\_\_\_ Wheel Chair Vans \_\_\_\_\_ Priv. Pass. Types \_\_\_\_\_ Fire Trucks \_\_\_\_\_  
Rescue Trucks \_\_\_\_\_ Police Cars \_\_\_\_\_ Hearses \_\_\_\_\_ Limos \_\_\_\_\_ Other \_\_\_\_\_
23. Number of vehicles leased to you: Ambulances \_\_\_\_\_ Wheel Chair Vans \_\_\_\_\_ Priv. Pass. Types \_\_\_\_\_ Fire Trucks \_\_\_\_\_  
Rescue Trucks \_\_\_\_\_ Police Cars \_\_\_\_\_ Hearses \_\_\_\_\_ Limos \_\_\_\_\_ Other \_\_\_\_\_

**LOSS EXPERIENCE — Provide prior insurance carriers information for past full three years.**

Policy Term		Insurance Company Name	No. of Motor Powered Vehicles	No. of Accidents	Premium		Total Amount Claims Paid & Reserves			
From	To				Liab	Phys Dam	BI	PD	Comp/Coll	Other
/ /	/ /									
/ /	/ /									
/ /	/ /									

24. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application?  Yes  No If yes, provide complete details \_\_\_\_\_
25. Have you ever been declined, cancelled or non-renewed for this kind of insurance?  Yes  No  
If yes, explain \_\_\_\_\_

**OPERATION INFORMATION — Complete only those sections relating to your operations.**

**AMBULANCE AND MEDICAL TRANSPORTATION VEHICLES**

26. Do autos without lights and sirens have lifts, ramps or wheelchair tie downs?  Yes  No  
If yes, show auto numbers from schedule \_\_\_\_\_

27. Do autos without lights and sirens have stretchers or gurneys?  Yes  No If yes, show auto numbers from schedule \_\_\_\_\_

28. How is gurney or wheelchair securely clamped for transportation? \_\_\_\_\_

29. Any autos operated 24 hours per day?  Yes  No If yes, show auto numbers from schedule \_\_\_\_\_

30. Is special driver training given?  Yes  No If yes, explain \_\_\_\_\_

31. What methods and qualifications are used for driver selection? \_\_\_\_\_

32. Are you the primary response unit for emergency (911) calls?  Yes  No

33. What percent of your ambulance dispatches are: Emergency (Code 3 or 4)? \_\_\_\_\_ % Non-Emergency (Code 1 or 2)? \_\_\_\_\_ %

34. What procedure is required of drivers as they approach a red light? \_\_\_\_\_

35. Is your operation privately owned?  Yes  No

36. If privately owned, are you affiliated with a taxi or other transportation company?  Yes  No If yes, explain \_\_\_\_\_

**DRIVER TRAINING PROGRAMS**

37. Is operation part of a school curriculum?  Yes  No Is classroom instruction given?  Yes  No

38. Are all driver training autos equipped with dual brakes?  Yes  No If no, identify by auto number from schedule any that do not have dual brakes \_\_\_\_\_

39. Are autos equipped with any other dual controls?  Yes  No If yes, explain \_\_\_\_\_

40. Is there any personal use of the automobiles?  Yes  No

**FIRE DEPARTMENTS**

41. Is your operation owned by a municipality?  Yes  No

42. What procedure is required of drivers as they approach a red light? \_\_\_\_\_

43. Is special driver training given?  Yes  No What methods are used for driver selection? \_\_\_\_\_

44. Are volunteers allowed to drive?  Yes  No If yes, is the same driver selection and special training used?  Yes  No

45. Do ladder truck drivers have special training?  Yes  No How many runs/calls are made per year per fire truck? \_\_\_\_\_

46. Is your operation volunteer?  Yes  No

**FUNERAL DIRECTORS**

47. Are hearses also used as ambulances?  Yes  No If yes, what percent is ambulance \_\_\_\_\_

48. Are limousines used for other purposes?  Yes  No If yes, explain and show percentage \_\_\_\_\_

**LAW ENFORCEMENT AGENCIES**

- 49. Are officers given training in defensive driving?  Yes  No      Are officers given training in high-speed and pursuit driving?  Yes  No
- 50. What procedure is required of drivers as they approach a red light? \_\_\_\_\_

**SECURITY PATROLS**

- 51. Do vehicles operate 24 hours a day?  Yes  No      Any special training?  Yes  No      Are weapons carried?  Yes  No
- 52. Percentage of surveillance \_\_\_\_\_%      Patrolling \_\_\_\_\_%

53. Additional comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**FILING INFORMATION**

- 54. Is an FHWA filing required?  Yes  No      If yes, MC number \_\_\_\_\_  
 What authority do you have?  Broker  Common  Contract
- 55. If you hold a Brokers license, identify name filed with FHWA, FHWA docket no. and receipts from brokerage operations \_\_\_\_\_
- 56. If you are an interstate regulated carrier, identify your registration or base state \_\_\_\_\_
- 57. Is an intrastate filing needed?  Yes  No      If yes, show state and permit number \_\_\_\_\_
- 58. Show exact name and address in which permits are issued \_\_\_\_\_
- 59. Is MCS 90 endorsement needed?  Yes  No
- 60. Is our policy to cover all vehicles owned, operated or under lease to applicant?  Yes  No      If no, explain \_\_\_\_\_
- 61. Do you enter Canada?  Yes  No      Do you enter Mexico?  Yes  No      If yes, where \_\_\_\_\_

- 62. Have you ever changed your operating name?  Yes  No      Do you operate under any other name?  Yes  No
- 63. Do you operate as a subsidiary of another company?  Yes  No
- 64. Do you own or manage any other transportation operations that are not covered?  Yes  No
- 65. Do you lease your authority?  Yes  No      Do you appoint agents or hire independent contractors to operate on your behalf?  Yes  No
- 66. Have you purchased, sold or applied for authority over the past 3 years?  Yes  No
- 67. Have you ever lost or had authority withdrawn, or have you been/are under probation by any regulatory authority (FHWA, PUC, etc.)?  Yes  No
- 68. Is evidence/certificate(s) of coverage required?  Yes  No
- 69. Please explain any "yes" answer to questions 62 through 68 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

- 70. Do you have agreements with other carriers for the interchange of vehicles or transportation of passengers?  Yes  No  
 If yes, attach a copy of current agreements and complete the following:
  - (a) With whom has such agreement(s) been made? \_\_\_\_\_
  - (b) Do the parties named in (a) carry automobile liability insurance?  Yes  No  
 If yes, name of insurance company and limits of liability (Bodily Injury & Property Damage) \_\_\_\_\_
  - (c) Under whose permit does each of the parties to the agreement(s) operate? \_\_\_\_\_
  - (d) Is there a hold harmless in the agreement(s)?  Yes  No
- 71. Do you barter, hire or lease any vehicles?  Yes  No      If yes, explain \_\_\_\_\_
- 72. Additional comments: \_\_\_\_\_  
 \_\_\_\_\_

## OFFER OF OPTIONAL ADDITIONAL UNINSURED MOTORIST COVERAGE AND OPTIONAL UNDERINSURED MOTORIST COVERAGE

### I. **EXPLANATION OF COVERAGES**

The State of South Carolina's automobile insurance laws now allow any insurance company to refuse to underwrite your automobile liability insurance coverage. That refusal may be based upon a number of reasons. **Automobile liability insurance coverage** pays other motor vehicle drivers and their passengers whom you damage for the damages which you cause and for which you are legally responsible. There are two types of automobile liability insurance coverage: bodily injury and property damage. **Bodily injury coverage** is a coverage which pays people upon whom your motor vehicle inflicts bodily injury. **Property damage coverage** is a coverage which pays people for damages which your automobile causes to their motor vehicles or property.

Once any insurance company makes the business decision to underwrite your automobile liability insurance coverage, then it must provide to you at least \$15,000.00 of bodily injury coverage for each person whom you may injure in any single accident and \$30,000.00 of bodily injury coverage for two or more people whom you may injure in any single accident. The insurance company must also provide to you at least \$10,000.00 in property damage coverage for each accident which you may cause. You may have seen these limits described as \$15,000/\$30,000/\$10,000 or 15-30-10. These limits are commonly-known as **minimum limits**. If you purchase automobile liability insurance, then, in order to drive your automobile upon the roads of this State, you must have at least minimum limits.

There is no requirement under the laws of this State that an insurance company which underwrites your minimum limits of \$15,000/\$30,000/\$10,000 must also agree to underwrite higher than those minimum limits of automobile liability insurance coverage for you. If your insurance company does agree to offer to you more than the minimum limits, then you will be required to pay an increased automobile insurance premium for those increased limits of protection.

In addition, under this State's insurance laws, once an insurance company agrees to underwrite your automobile liability insurance coverage, you must be offered, at your option, two additional automobile insurance coverages which will protect *you* in the event *you* are damaged in an automobile accident by an at-fault automobile driver who either has no automobile insurance or whose automobile insurance liability limits are less than the damages which you suffer in that accident. These coverages are legally termed additional uninsured motorist coverage and underinsured motorist coverage. You may see them referred to within your automobile insurance policy as UM and UIM. If you decide to purchase either of these two optional coverages, then you will be required to pay an additional automobile insurance premium for each of these additional coverages.

**Uninsured motorist coverage** compensates you, or other persons insured under your automobile insurance policy, for amounts which you may be legally entitled to collect as damages from an owner or operator of an at-fault uninsured motor vehicle. An uninsured motor vehicle is a motor vehicle which either has no liability insurance coverage or is operated by hit-and-run driver. By law, your automobile insurance policy automatically must provide uninsured motorist coverage of \$15,000/\$30,000/\$10,000. All uninsured motorist coverages provide for a \$200 deductible for property damage claims.

You also have the right to buy **additional** uninsured motorist coverage, in various limits, up to the limits of the liability coverage which you will carry under your automobile insurance policy. Some of the more commonly-sold limits of additional uninsured motorist coverage, together with the additional premiums which you will be charged, have been printed by your insurance company upon this Form. If there are other limits in which you are interested, but which are not shown upon this Form, then fill-in those limits in the blanks provided. If your insurance company is allowed to market those limits within this State, then your insurance agent will fill-in the amounts of increased premium.

**Underinsured motorist coverage** compensates you, or other persons insured under your automobile insurance policy, for amounts which you may be legally entitled to collect as damages from an owner or operator of an at-fault underinsured motor vehicle. An underinsured motor vehicle is a motor vehicle which is covered by some form of liability insurance, but that liability insurance coverage is not sufficient to fully compensate you for your damages.

Your automobile insurance policy does not automatically provide any underinsured motorist coverage. However, you have the right to buy underinsured motorist coverage in limits up to the limits of liability coverage which you will carry under your automobile insurance policy. Some of the more commonly-sold limits of underinsured motorist coverage, together with the additional premiums you will be charged, have been printed by your insurance company upon this Form. If there are other limits in which you are interested, but which are not shown upon this Form, then fill-in those limits in the blanks provided. If your insurance company is allowed to market those limits within this State, then your insurance agent will fill-in the amounts of increased premium.

It is important that you understand that, *if you reject* either one of these coverages upon this Form and if you are involved in an automobile accident, then this Form may be used by your insurance company as *evidence against you* if it denies your claim for additional uninsured motorist coverage or underinsured motorist coverage.

If you do not complete this Form and return it to your insurance company or to your insurance agent within 30 days from your receipt of this Form, then the law requires that additional uninsured motorist coverage and underinsured motorist coverage, in the same limits as the automobile liability insurance which you purchase, must be automatically added on to your automobile insurance policy. You will be required to pay an additional premium for each of these two coverages. If you do not pay that additional premium, then your automobile insurance policy may be cancelled.

In the future, if you wish to increase or to decrease your limits either of additional uninsured motorist coverage or of underinsured motorist coverage, then *you* must then contact either your insurance agent or your insurance company. You will not be presented with another copy of this Form by your insurance agent or by your insurance company upon renewal of your automobile liability insurance policy. You will not be presented with another copy of this form by your insurance agent or by your current insurance company when you extend, change, supersede, or replace your automobile liability insurance policy.

Please read this Form carefully. Your insurance agent or your insurance company *must* answer any questions which you may have. If you have any further questions, then you should contact the State of South Carolina Department of Insurance. Its address and telephone number are:

Office of Consumer Services  
State of South Carolina Department of Insurance  
300 Arbor Lake Drive, Suite 1200  
Post Office Box 100105  
Columbia, South Carolina 29202-3105  
(803) 737-6180  
(800) 768-3467  
E-mail Address: CnsmMail@doi.state.sc.us

**II. OFFER OF ADDITIONAL UNINSURED MOTORIST COVERAGE**

**Limits of Coverage**

\$15,000 / \$30,000 / \$10,000

_____	/	_____	/	_____
_____	/	_____	/	_____
_____	/	_____	/	_____
_____	/	_____	/	_____
Your Policy's Liability Coverage Limits:				
_____	/	_____	/	_____

**Amount of Increased Premium**

(These increased premium charges must be filled-in by your insurance agent prior to your decision and signature.)  
Minimum limits of uninsured motorist coverage are automatically provided by your insurance policy.

_____
_____
_____
_____

Do you wish to purchase additional uninsured motorist coverage? YES \_\_\_\_\_ NO \_\_\_\_\_

If your answer is "no," you must then sign here. \_\_\_\_\_

If your answer is "yes," then specify the limits which you desire. These limits cannot exceed your automobile insurance liability limits.

I select \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**III. OFFER OF UNDERINSURED MOTORIST COVERAGE**

**Limits of Coverage**

\$15,000 / \$30,000 / \$10,000

_____	/	_____	/	_____
_____	/	_____	/	_____
_____	/	_____	/	_____
_____	/	_____	/	_____
Your Policy's Liability Coverage Limits:				
_____	/	_____	/	_____

**Amount of Increased Premium**

(These increased premium charges must be filled-in by your insurance agent prior to your decision and signature.)

_____
_____
_____
_____

Do you wish to purchase additional underinsured motorist coverage? YES \_\_\_\_\_ NO \_\_\_\_\_

If your answer is "no," you must then sign here. \_\_\_\_\_

If your answer is "yes," then specify the limits which you desire. These limits cannot exceed your automobile insurance liability limits.

I select \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**IV. APPLICANT'S ACKNOWLEDGEMENT**

By my signature, I acknowledge that I have read – or I have had read to me – the above explanations and offers of additional uninsured motorist coverage and underinsured motorist coverage. I have indicated whether or not I wish to purchase each coverage in the spaces provided. I understand that the above explanations of these coverages are intended only to be brief descriptions of additional uninsured motorist coverage and underinsured motorist coverage, and that payment of benefits under either of these coverages is subject both to the terms and conditions of my automobile insurance policy and to the State of South Carolina's laws.

Today's Date: \_\_\_\_\_

Type or Print Your Name: \_\_\_\_\_  
Your Signature: \_\_\_\_\_  
Your Address: \_\_\_\_\_

**MUST BE SIGNED BY THE APPLICANT PERSONALLY**

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.**

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

If any jurisdiction in which the Applicant intends to operate or the Interstate Commerce Commission requires a special endorsement to be attached to the policy which increases the Company's liability, the Applicant agrees to reimburse the Company in accordance with the terms of that endorsement.

The Applicant agrees that any inspection of autos, vehicles, equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, driving records, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation, a corporate officer has signed below).

Will premium be financed?  Yes  No If yes, with whom \_\_\_\_\_

\_\_\_\_\_  
Witness Applicant's Signature Date

**TO BE COMPLETED BY APPLICANT'S REPRESENTATIVE**

Is this direct business to your office? \_\_\_\_\_ If not, explain \_\_\_\_\_

Is this new business to your office? \_\_\_\_\_ If not, how long have you had the account? \_\_\_\_\_

How long have you known applicant? \_\_\_\_\_

**REQUEST TO COMPANY GENERAL AGENT:**

Please quote  Please bind at earliest possible date and issue policy

Please issue policy effective \_\_\_\_\_ Coverage was bound by \_\_\_\_\_  
(Time and Date Bound by General Agent) (Name of Person in Company General Agency's Office Binding Coverage)

\_\_\_\_\_  
Applicant's Representative's Name and Address Phone No.





**Delaware Valley Underwriting Agency, Inc.**

**ADDENDUM TO APPLICATION**

Insured's/Applicant's Name: \_\_\_\_\_

TO BE ATTACHED TO AND MADE A PART OF ALL APPLICATIONS

It is agreed that the following FRAUD STATEMENTS are attached to the application:

APPLICABLE IN THE STATE OF PENNSYLVANIA:

WARNING: 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 commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

APPLICABLE IN THE STATE OF NEW YORK:

WARNING: 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, 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.

APPLICABLE IN ALL OTHER STATES:

WARNING: 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 commits a fraudulent insurance act which is a crime and subjects the person to criminal and (NY: substantial) civil penalties. (Not Applicable in CO, HI, NE, OH, OK, OR, IN, DC, LA, ME and VA insurance benefits may also be denied)

**I have read and accept the above (To be signed by the Insured/Applicant)**

---

Insured/Applicant Signature

Date