

Instructions for Completing this Errors & Omissions Application

1. All questions on the application must be answered.
2. Next year's gross revenues **MUST** be answered even for new ventures.
3. The retro-active date of your policy is the date you first maintained continuous E&O coverage; **It is not the expiration date of your current policy.**
4. If you hold a specialty degree or license, it is likely you should complete a different application. Please inquire with your agent for an industry specific application.
5. This is not the proper application if you render:
 - a. Medical services
 - b. Architectural or Engineering services
 - c. Technology services
 - d. Legal services
 - e. Accounting services
 - f. Real-estate and related services
 - g. Inspection Services
 - h. Title Services
 - i. Insurance services
 - j. Financial advice
 - k. Environmental services
 - l. Social Services
6. Please attach professional qualifications of each owner & employees who render professional services.
7. Please attach a sample contract for services between the Applicant and its clients.
8. Provide latest annual financial statements (annual report or income statement and balance sheet). (Omit if gross revenues are \$500,000 or less.)
9. Provide a list of any named insured owned entities or entities of which this insured is a subsidiary.

APPLICATION FOR ERRORS AND OMISSIONS COVERAGE—Miscellaneous Professions

I. GENERAL APPLICANT INFORMATION

1. Name of Applicant Company: _____

2. Mailing Address: _____

4. Web Site Address(es): _____

5. Phone Number: _____

6. Number of employees including principals: Full-time _____ Part-time _____ 1099 _____ Total _____
7. Name(s) of Subsidiaries: _____

8. Date organized (MM/DD/YYYY): _____

9. Is the Applicant controlled by, owned by, or commonly owned, affiliated or associated with any other entities?

Yes [] No []

If Yes, are any services provided to such organization(s)?Yes [] No []
 If Yes, to either of the above, provide details on a separate sheet.

10. During the last year has the Applicant been involved in, or are they presently considering or contemplating:
 - (a) Any merger, consolidation or acquisition?Yes [] No []
 If Yes, provide a complete explanation detailing liabilities assumed and any professional liability coverage purchased by any predecessor organization. _____

 - (b) A change in the nature of business operations?Yes [] No []
 If Yes, provide details. _____

11. During the last year has the name of the Applicant been changed?Yes [] No []
 If Yes, provide details. _____

12. Previous Professional Liability Insurance:

Policy Period	Insurer	Limits of Liability	Deductible	Retro Date

13. Does the Applicant carry General Liability Insurance?Yes [] No []
 If Yes, provide: Insurer: _____ Limits: _____

Does coverage include Products/Completed Operations Hazards?Yes [] No []

II. INFORMATION ON PROFESSIONAL SERVICES

1. Estimated annual gross revenues for the coming year: \$ _____
 a. What % comes from foreign operations _____

2. Annual gross revenues for the last three years:
 (i) 1st prior year: Year: _____ \$ _____
 (ii) 2nd prior year: Year: _____ \$ _____
 (iii) 3rd prior year Year: _____ \$ _____

3. Describe all professional services performed for others and indicate the percentage of gross revenues:

Professional Services	Percent of Gross Revenues
_____	_____ %
_____	_____ %
_____	_____ %

4. Describe Applicant's five largest jobs in the last three years:

Client Name	Professional Services	Gross Revenues
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

5. Is the Applicant engaged in any business or profession other than as described in Item 3 above?.....Yes [] No []
 If Yes, explain. _____

6. Were more than 50% of the Applicant's gross revenues for any of the last three years derived from any one contract or from services to one specific client?Yes [] No []
Yes [] No []
 If Yes, specify client, professional services and duration of contract. _____

7. Does the Applicant utilize the services of independent contractors or sub-consultants?.....Yes [] No []
 (a) Do you require them to carry their own professional liability?Yes [] No []
 (b) What percentage of your revenues is attributed to indep. contractors or sub-consultants.....

8. (a) Does the Applicant, any of its subsidiaries and/or affiliates build, service, repair, install, manufacture or fabricate anything?.....Yes [] No []
 (b) Does the Applicant, any of its subsidiaries and/or affiliates sell any tangible product?Yes [] No []
Yes [] No []
 If Yes, to either (a) or (b) describe. _____

9. Is any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant a certified public accountant, an attorney or lawyer, an architect or engineer, a provider of any form of healthcare services or responsible for supervision or management of others who are providers of healthcare services?Yes [] No []
 If Yes, advise of the name of the individual(s), their position(s) with the Applicant and the nature of services they perform for clients of the Applicant. _____

III. CLAIMS/HISTORY

1. During the last five years, have there been any claims or proceedings arising out of professional services against the Applicant, or any of its principals, partners, owners, officers, directors, employees, managers, managing members, its predecessors, subsidiaries, affiliates, and/or against any other person or organization proposed for this insurance? Yes [] No []

If Yes, attach complete details including description of allegations, status of claim, amounts demanded or paid, date of claim, and action taken to prevent the same type of claim in the future.

2. During the last five years, have there been any claims or proceedings reported under a general liability, director's and officer's liability, or any similar liability policy? Yes [] No []

If Yes, attach complete details including description of allegations, status of claim, amounts demanded or paid, date of claim, and action taken to prevent the same type of claim in the future.

3. Is the Applicant or any principal, partner, owner, officer, director, employee, manager or managing member of the Applicant or any person(s) or organization(s) proposed for this insurance aware of any fact, circumstance, situation, incident or allegation of negligence or wrongdoing, which might afford grounds for any claim such as would fall under the proposed insurance?..... [] Yes [] No

If Yes, provide details

4. Has any insurer cancelled, rescinded, nonrenewed or declined any similar insurance for the Applicant, its predecessors, subsidiaries, affiliates and/or for any other person or organization proposed for this insurance in the last five years? Yes [] No []

If Yes, attach a copy of such insurer's notice or provide details regarding such.

5. Has the Applicant and/or any of its principals, partners, owners, officers, directors, managers and/or managing members or employees, its predecessors, subsidiaries, affiliates, and/or any other person or organization proposed for this insurance been involved in or have knowledge of any pending or completed investigative or administrative proceedings or governmental regulatory proceedings, actions or notices?

Yes [] No []

If Yes, provide details on a separate sheet.

NOTICE TO THE APPLICANT - PLEASE READ CAREFULLY

No fact, circumstance or situation indicating the probability of a claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or entity(ies) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim subsequently emanating therefrom shall be excluded from coverage under the proposed insurance.

The policy applied for is SOLELY AS STATED IN THE POLICY, if issued, which provides coverage on a claims made basis for ONLY THOSE "CLAIMS" THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD, unless the extended reporting period option is exercised in accordance with the terms of the policy. The policy has specific provisions detailing claim reporting requirements.

The underwriting manager, Company and/or affiliates thereof are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

This application, information submitted with this application and all previous applications and material changes thereto of which the underwriting manager, Company and/or affiliates thereof receives notice is on file with the underwriting manager, Company and/or affiliates thereof and is considered physically attached to and part of the policy if issued. The underwriting manager, Company and/or affiliates thereof will have relied upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriting manager, Company and/or affiliates thereof, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

WARRANTY

I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. I/We authorize the release of claim information from any prior insurer to the underwriting manager, Company and/or affiliates thereof.

Must be signed within 60 days of the proposed effective date.

Name of Applicant

Title (Must be owner, President, of Board Chair)

Signature of Applicant

Date

Notice to Applicants: 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 the person to criminal and civil penalties.

Notice to Arkansas and West Virginia Applicants: 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.

Notice to Colorado Applicants: 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 claiming 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.

Notice to District of Columbia Applicants: 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.

Notice to Florida Applicants: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Notice to Hawaii Applicants: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Notice to Kentucky Applicants: 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.

Notice to Maine Applicants: 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.

Notice to Maryland Applicants: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

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

Notice to New Mexico Applicants: 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.

Notice to New York Applicants: 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.

Notice to Ohio Applicants: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Notice to Oklahoma Applicants: 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.

Notice to Oregon Applicants: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Notice to Pennsylvania Applicants: 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.

Notice to Tennessee, Virginia and Washington Applicants: 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.

Notice to Vermont Applicants: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Notice to Applicants of all other states: 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 the person to criminal and civil penalties.