

# MISCELLANEOUS PROFESSIONAL LIABILITY APPLICATION

## CLAIMS MADE AND REPORTED FORM

ALL QUESTIONS MUST BE ANSWERED IN FULL. APPLICATION MUST BE SIGNED AND DATED BY THE PRINCIPAL, OFFICER OR PARTNER

APPLICANT'S NAME \_\_\_\_\_ AGENT \_\_\_\_\_

APPLICANT MAILING ADDRESS \_\_\_\_\_ APPLICANT'S PHONE NUMBER \_\_\_\_\_

\_\_\_\_\_ WEB ADDRESS \_\_\_\_\_

PROPOSED POLICY PERIOD FROM: \_\_\_\_\_ To: \_\_\_\_\_ INSPECTION CONTACT \_\_\_\_\_

PHONE NUMBER FOR INSPECTION CONTACT \_\_\_\_\_

APPLICANT IS  INDIVIDUAL  PARTNERSHIP  CORPORATION  JOINT VENTURE  OTHER \_\_\_\_\_

LOCATION #1 \_\_\_\_\_

LOCATION #2 \_\_\_\_\_

LOCATION #3 \_\_\_\_\_

**PROVIDE FULL DETAILS TO ALL 'YES' RESPONSES ON THE NOTES PAGE OF THIS APPLICATION OR ON A SEPARATE SHEET**

IDENTIFY ENTRIES BY QUESTION NUMBER AND COVERAGE FOR EACH SECTION

1. IS THE APPLICANT CONTROLLED, OWNED BY, AFFILIATED OR ASSOCIATED WITH ANY OTHER FIRM, CORPORATION, OR COMPANY?  Yes  No

**If Yes,** PLEASE PROVIDE FULL DETAILS INCLUDING NAME(S) AND RELATIONSHIP.

2. DOES THE APPLICATION HAVE ANY SUBSIDIARIES .....  Yes  No

**If Yes,** PLEASE PROVIDE FULL DETAILS INCLUDING NAME(S) AND SERVICES PROVIDED.

3. IS COVERAGE DESIRED FOR SUBSIDIARIES? .....  Yes  No

4. DURING THE PAST FIVE (5) YEARS HAS:

A. THE NAME OF THE FIRM BEEN CHANGED .....  Yes  No

B. THE APPLICANT ACQUIRED ANY OTHER BUSINESS(ES) .....  Yes  No

C. THE APPLICANT MERGED INTO OR CONSOLIDATED WITH ANOTHER FIRM? .....  Yes  No

5. PLEASE PROVIDE A FULL DESCRIPTION OF THE APPLICANT'S PROFESSIONAL SERVICES FOR WHICH COVERAGE IS DESIRED:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

6. IS THE APPLICANT ENGAGED IN ANY BUSINESS, OR PROVIDING PROFESSIONAL SERVICES NOT DESCRIBED ABOVE? .....  Yes  No

**If Yes,** PLEASE PROVIDE FULL DETAILS AND ESTIMATED REVENUES

7. DATES OF THE APPLICANT'S FISCAL PERIOD: ..... FROM: \_\_\_\_\_ TO: \_\_\_\_\_

8. TOTAL GROSS ANNUAL REVENUE:

	FIRST YEAR PRIOR	CURRENT YEAR	PROJECTED NEXT YEAR
\$	\$	\$	\$
_____	_____	_____	_____

9. DOES THE APPLICANTS GROSS REVENUES INCLUDE INCOME DERIVED FROM OPERATIONS OUTSIDE OF UNITED STATES, ITS TERRITORIES OR POSSESSIONS? .....  Yes  No

**If Yes,** PROVIDE THE NAME AND THE PERCENTAGE OF THE APPLICANTS TOTAL GROSS REVENUE FOR EACH COUNTRY

10. PLEASE DESCRIBE THE APPLICANT'S THREE (3) LARGEST JOBS OR PROJECTS DURING THE PAST THREE (3) YEARS:

CLIENT NAME	SERVICES RENDERED	REVENUE
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

11. PLEASE DESCRIBE THE APPLICANT'S JOBS OR PROJECTS CONTEMPLATED DURING THE CURRENT YEAR:

CLIENT NAME	SERVICES RENDERED	REVENUE
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

12. DOES THE APPLICANT PROVIDE SERVICES FOR ANY CLIENT(S) IN WHICH A PRINCIPAL, PARTNER, DIRECTOR, OFFICER, EMPLOYEE OR INDEPENDENT CONTRACTOR OF THE APPLICANT'S FIRM SERVES AS AN OFFICER OR ON THE BOARD OF DIRECTORS OR OWNS ANY FINANCIAL OR EQUITY INTEREST? .....  Yes  No  
**If Yes, PLEASE INCLUDE FULL DETAILS INCLUDING CLIENT NAME, RELATIONSHIP, AND REVENUES GENERATED.**

13. NUMBER OF PRINCIPALS, PARTNERS, OFFICERS, AND PROFESSIONAL EMPLOYEES DIRECTLY ENGAGED IN PROVIDING SERVICES TO CLIENTS. .... \_\_\_\_\_

14. NUMBER OF INDEPENDENT CONTRACTORS DIRECTLY ENGAGED IN PROVIDING SERVICES TO CLIENTS:..... \_\_\_\_\_

15. DOES THE APPLICANT WISH TO PROVIDE COVERAGE FOR INDEPENDENT CONTRACTORS WORKING ON THE THEIR BEHALF? .  Yes  No  
**If Yes, THEN PLEASE COMPLETE THE FOLLOWING:**

A. WHAT PERCENTAGE OF THE APPLICANTS ANNUAL REVENUES ARE DERIVED FROM SERVICES PROVIDED BY INDEPENDENT CONTRACTORS? ..... \_\_\_\_\_ %

B. DO THE INDEPENDENT CONTRACTORS WORK EXCLUSIVELY FOR THE APPLICANT? .....  Yes  No

C. DO THE INDEPENDENT CONTRACTORS PROVIDE ANY SERVICES NOT DESCRIBED IN QUESTION FIVE (5) ABOVE? .....  Yes  No  
**If Yes, PLEASE DESCRIBE SERVICE(S):**

\_\_\_\_\_

D. ARE INDEPENDENT CONTRACTORS PERMITTED TO WORK WITHOUT THEIR OWN ERROR AND OMISSIONS INSURANCE? .....  Yes  No

16. PLEASE PROVIDE THE FOLLOWING INFORMATION:

NAME OF PRINCIPAL PARTNER(S) KEY EMPLOYEES & INDEPENDENT CONTRACTORS	PROFESSIONAL DESIGNATION(S)	YEARS EXPERIENCE	YEARS WITH COMPANY
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

17. HAS ANY PROSPECTIVE INSURED EVER BEEN THE SUBJECT OF ANY DISCIPLINARY ACTION OR INVESTIGATION BY ANY REGULATING BODY RELATED TO THEIR PROFESSION? .....  Yes  No

18. DOES THE APPLICANT USE A WRITTEN CONTRACT OR LETTER OF ENGAGEMENT WITH EACH CLIENT? .....  Yes  No

**If No, PLEASE PROVIDE THE PERCENTAGE OF ANNUAL REVENUES WHERE A WRITTEN CONTRACT IS SECURED: .... \_\_\_\_\_ %**

19. DOES THE APPLICANT'S CONTRACT OR ENGAGEMENT LETTER CONTAIN ANY OF THE FOLLOWING ITEMS?  
PLEASE CHECK ALL THAT APPLY:

HOLD HARMLESS AGREEMENT OR INDEMNIFICATION CLAUSES IN THE APPLICANTS FAVOR

HOLD HARMLESS AGREEMENT OR INDEMNIFICATION CLAUSES IN THE CLIENT'S FAVOR

A SPECIFIC DESCRIPTION OF THE SERVICES THE APPLICANT WILL PROVIDE

GUARANTEES OR WARRANTIES WITH RESPECT TO RESULTS

PAYMENT TERMS

20. HAS ANY POLICY OR APPLICATION FOR SIMILAR INSURANCE MADE ON THE APPLICANT'S BEHALF EVER BEEN DECLINED, CANCELLED OR NONRENEWED? .....  Yes  No

**If Yes, PLEASE PROVIDE DETAILS.**



## FRAUD STATEMENT

### To INSUREDS IN THE STATES OF:

**ALABAMA, ALASKA, ARIZONA, CALIFORNIA, CONNECTICUT, DELAWARE, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MAINE, MASSACHUSETTS, MARYLAND, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEW HAMPSHIRE, NEVADA, NORTH CAROLINA, NORTH DAKOTA, OREGON, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, WEST VIRGINIA, WISCONSIN, WYOMING:**

**NOTICE:** IN SOME STATES, ANY PERSON WHO KNOWINGLY, AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON, FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR, FOR THE PURPOSE OF MISLEADING, CONCEALS INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY COMMIT A FRAUDULENT INSURANCE ACT WHICH IS A CRIME IN MANY STATES. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, OR A DENIAL OF INSURANCE BENEFITS.

### **ARKANSAS**

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**

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.

### **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 INSURANCE COMPANY FILES A STATEMENT OF CLAIM 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.

### **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 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 COMMERCIAL INSURANCE OR A STATEMENT OF CLAIM FOR ANY COMMERCIAL OR PERSONAL INSURANCE BENEFITS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO, IN CONNECTION WITH SUCH APPLICATION OR CLAIM, KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY 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 VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

### **OHIO**

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE 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.

**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 ACT, WHICH IS A CRIME, AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**RHODE ISLAND**

**NOTICE:** UNDER RHODE ISLAND LAW, THERE IS A CRIMINAL PENALTY FOR FAILURE TO DISCLOSE A CONVICTION OF ARSON. IN SOME 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, FOR THE PURPOSE OF MISLEADING, CONCEALS INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY COMMIT A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME IN MANY STATES.

**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 PURPOSES OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

**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.

FOR THE PURPOSES OF THIS APPLICATION, THE UNDERSIGNED AUTHORIZED AGENT OF ALL PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE DECLARES THAT, TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS IN THIS APPLICATION, AND IN ANY ATTACHMENTS, ARE TRUE AND COMPLETE. THE COMPANY IS AUTHORIZED TO MAKE ANY INQUIRY IN CONNECTION WITH THIS APPLICATION. ACCEPTING THIS APPLICATION DOES NOT BIND THE COMPANY TO ISSUE A POLICY.

THE INFORMATION CONTAINED IN AND SUBMITTED WITH THIS APPLICATION IS ON FILE WITH THE COMPANY AND IS CONSIDERED PHYSICALLY ATTACHED TO THIS APPLICATION. THIS APPLICATION AND SUCH INFORMATION WILL BECOME PART OF, AND BE CONSIDERED PHYSICALLY ATTACHED TO, ANY POLICY ISSUED AS A RESULT OF THIS APPLICATION. IF, AS A RESULT OF THIS APPLICATION, A POLICY IS ISSUED, THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION AND ON SUCH ATTACHMENTS.

IF THE STATEMENTS IN THIS APPLICATION OR IN ANY ATTACHMENT CHANGE MATERIALLY BEFORE THE EFFECTIVE DATE OF ANY PROPOSED POLICY, THE APPLICANT MUST NOTIFY THE COMPANY, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY QUOTATION. THE UNDERSIGNED DECLARES THAT THE PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE UNDERSTANDS THAT:

**AS RESPECTS TO MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE:**

- (A) THE POLICY FOR WHICH APPLICATION IS MADE WILL APPLY ONLY TO CLAIMS FIRST MADE OR DEEMED MADE DURING THE PERIOD IN WHICH THE POLICY IS IN EFFECT; AND
- (B) THE LIMITS OF LIABILITY CONTAINED IN THE POLICY MAY BE COMPLETELY EXHAUSTED, BY THE PAYMENT OF DEFENSE EXPENSES AND, IN SUCH EVENT, THE COMPANY WILL NOT BE RESPONSIBLE FOR THE CONTINUED DEFENSE OF ANY CLAIM OR BE LIABLE FOR THE DEFENSE EXPENSES OR FOR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT TO THE EXTENT THAT ANY OF THE FOREGOING EXCEED ANY APPLICABLE LIMIT OF LIABILITY; AND
- (C) DEFENSE EXPENSES WILL BE APPLIED AGAINST ANY APPLICABLE DEDUCTIBLE.

APPLICANT:		
BY (PRINCIPAL, OFFICER OR PARTNER)	TITLE:	DATE:

**MISCELLANEOUS PROFESSIONAL LIABILITY SUPPLEMENTAL APPLICATION  
MORTGAGE FIELD INSPECTOR / PROPERTY PRESERVATION SERVICE**

THIS IS A SUPPLEMENTAL APPLICATION – COVERAGE IS SUBJECT TO A FULLY EXECUTED  
MISCELLANEOUS PROFESSIONAL LIABILITY APPLICATION

ALL QUESTIONS MUST BE ANSWERED IN FULL. SUPPLEMENTAL APPLICATION MUST BE SIGNED AND DATED BY THE APPLICANT.

Applicant's Name

Agent

\_\_\_\_\_

\_\_\_\_\_

**Please provide the following information:**

1. Indicate below the percentage of the Applicant's annual revenue derived from the following services:  
Mortgage Field Inspection: \_\_\_\_\_ %      Property Preservation Services \_\_\_\_\_ %

2. Indicate below the percentage of the Applicant's gross annual revenue derived from service to the following:  
Commercial Properties: \_\_\_\_\_ %      Residential Properties: \_\_\_\_\_ %

3. Indicate below if the Applicant provides any of the following services:

**FOR ALL "YES" RESPONSES PLEASE PROVIDE FULL DETAILS INCLUDING THE ANNUAL REVENUES RELATED TO EACH SERVICE:**

	Yes	No		Yes	No
Construction or Renovation	<input type="checkbox"/>	<input type="checkbox"/>	Removal of hazardous waste	<input type="checkbox"/>	<input type="checkbox"/>
Eviction	<input type="checkbox"/>	<input type="checkbox"/>	Securing swimming pools	<input type="checkbox"/>	<input type="checkbox"/>
Mold Remediation	<input type="checkbox"/>	<input type="checkbox"/>	Tenant Property Disposal	<input type="checkbox"/>	<input type="checkbox"/>

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FOR THE PURPOSES OF THIS APPLICATION, THE UNDERSIGNED AUTHORIZED AGENT OF ALL PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE DECLARES THAT, TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS IN THIS APPLICATION, AND IN ANY ATTACHMENTS, ARE TRUE AND COMPLETE. THE COMPANY IS AUTHORIZED TO MAKE ANY INQUIRY IN CONNECTION WITH THIS APPLICATION. ACCEPTING THIS APPLICATION DOES NOT BIND THE COMPANY TO ISSUE A POLICY.

THE INFORMATION CONTAINED IN AND SUBMITTED WITH THIS APPLICATION IS ON FILE WITH THE COMPANY AND IS CONSIDERED PHYSICALLY ATTACHED TO THIS APPLICATION. THIS APPLICATION AND SUCH INFORMATION WILL BECOME PART OF, AND BE CONSIDERED PHYSICALLY ATTACHED TO, ANY POLICY ISSUED AS A RESULT OF THIS APPLICATION. IF, AS A RESULT OF THIS APPLICATION, A POLICY IS ISSUED, THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION AND ON SUCH ATTACHMENTS.

IF THE STATEMENTS IN THIS APPLICATION OR IN ANY ATTACHMENT CHANGE MATERIALLY BEFORE THE EFFECTIVE DATE OF ANY PROPOSED POLICY, THE APPLICANT MUST NOTIFY THE COMPANY, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY QUOTATION. THE UNDERSIGNED DECLARES THAT THE PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE UNDERSTAND THAT:

- (A) THE POLICY FOR WHICH APPLICATION IS MADE WILL APPLY ONLY TO CLAIMS FIRST MADE OR DEEMED MADE DURING THE PERIOD IN WHICH THE POLICY IS IN EFFECT; AND

(B) THE LIMITS OF LIABILITY CONTAINED IN THE POLICY WILL BE REDUCED, AND MAY BE COMPLETELY EXHAUSTED, BY THE PAYMENT OF DEFENSE EXPENSES AND, IN SUCH EVENT, THE COMPANY WILL NOT BE RESPONSIBLE FOR THE CONTINUED DEFENSE OF ANY CLAIM OR BE LIABLE FOR THE DEFENSE EXPENSES OR FOR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT TO THE EXTENT THAT ANY OF THE FOREGOING EXCEED ANY APPLICABLE LIMIT OF LIABILITY; AND

(C) DEFENSE EXPENSES WILL BE APPLIED AGAINST ANY APPLICABLE DEDUCTIBLE.

APPLICANT:		
BY (PRINCIPAL, OFFICER OR PARTNER)	TITLE:	DATE: