



# Contents Only Product

## CONTENTS ONLY PRODUCT APPLICATION - PROPERTY DEPARTMENT

Please complete all sections of this application and have signed by the applicant.

1. Name of Applicant: \_\_\_\_\_ D/B/A: \_\_\_\_\_  
 Sole Proprietorship     Partnership     Corporation     Other \_\_\_\_\_
2. Mailing Address: \_\_\_\_\_ Email Address: \_\_\_\_\_
3. Location Address: \_\_\_\_\_
4. Inspection Contact Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_
5. Business of Applicant: \_\_\_\_\_ Effective Date \_\_\_\_\_  
 Number of Years in this Business: \_\_\_\_\_ Number of Years Overall Experience: \_\_\_\_\_  
 Age of Building: \_\_\_\_\_ Number of stories: \_\_\_\_\_ Protection class: \_\_\_\_\_
6. Building Improvements:     Wiring, yr \_\_\_\_\_     Plumbing, yr \_\_\_\_\_  
     Roofing, yr \_\_\_\_\_     Heating, yr \_\_\_\_\_  
     Other, yr \_\_\_\_\_
7. Building Construction:     Frame or Brick Veneer     Modified Fire Resistive or Fire Resistive  
     Joisted Masonry, Non-Combustible or Metal     Masonry Non-Combustible
8. Any manufacturing, processing or commercial cooking in the building?     Yes     No  
 If Yes, describe other occupancies in building. \_\_\_\_\_
9. Is electric system connected to circuit breakers?     Yes     No    If No, decline
10. Any property situated below ground level?     Yes     No  
 If Yes, describe \_\_\_\_\_
11. Describe Protection Devices:  
 100% Sprinklered     Partially Sprinklered     Central Station Fire Alarm  
 Central Station Burglar Alarm     Local Burglar or Fire Alarm     Functioning Battery Operated Smoke Detectors  
 Central Station Water Flow Alarm     Surge Protectors     Functioning Hard Wired Smoke Detectors
12. Description of Contents:  
 Office Furniture & Equipment     Computers     Stock     Other - Describe \_\_\_\_\_
13. Description of Improvements & Betterments: \_\_\_\_\_
14. Any losses in past three years?     Yes     No  
 If yes, give complete description of all losses:  

Date	Type/Description	Paid	Reserved	Open/Closed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

 Previous Carrier \_\_\_\_\_ Premium \$ \_\_\_\_\_
15. Was this coverage canceled or non-renewed in the past?     Yes     No  
 Details \_\_\_\_\_
16. Coverage Information:  
 Causes of Loss:     Basic Form     Special Form     Special Form Excluding Theft  
 Deductible:     \$1,000     \$2,500     \$5,000     \$10,000     Other \$ \_\_\_\_\_

Limits of Insurance:

Contents: \$ _____	Property of Others \$ _____	Sign \$ _____
Improvements & Betterments \$ _____	Business Income with Extra Expense \$ _____	
Business Income without Extra Expense \$ _____	Extra Expense Only \$ _____	
Coinsurance for Business Income Coverage _____		

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified 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.

**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.

**District of Columbia Fraud Statement: 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 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.

**Kentucky Fraud Statement:** 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 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.

**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.

**Ohio Fraud Statement:** 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 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.

**Pennsylvania 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 and Virginia 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.

The state of New York requires that we have the name and address of your (insureds) Authorized Agent or Broker:

Agent: \_\_\_\_\_ Address: \_\_\_\_\_

Special Agent or Broker to: \_\_\_\_\_

Insureds Signature: \_\_\_\_\_