

1180 Avenue of the Americas, 16<sup>th</sup> Floor, New York, NY 10036 Please send completed application to your Sales Executive

#### **Program Administrator:**

Distinguished Programs 1180 Avenue of the Americas, 16th Floor, New York, NY 10036 www.distinguished.com

**DISTINGUISHED HOSPITALITY AND REAL ESTATE APPLICATION** 

#### Lead Insurer:

ACE Property & Casualty Insurance Company, or Illinois Union Insurance Company (in the state of Louisiana)

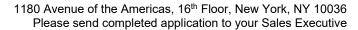
#### Excess Insurer(s):

To be determined

Hotel, Restaurant, Commercial	& Habitational R	leal Estate						
To obtain an umbrella quote, ALL ques' Supplemental, quotes for General Liabi The Applicant or First Named Insured w *Use " <b>Tab</b> " button to move through doc	ility and primary Auto vill be referred to as '	coverage require in the coverage require in the coverage require in the coverage of the covera	ACORD a	applications of plication.	r equivalent.			his
Broker Information:								
Brokerage Name:								
Address:		City:			State:	Zip Cod	de:	
Contact Person:								
Insured Information:								
Company Name/First Named Insured:								
Insured Contact Name:				Insured Emai	il:	Year I	Established:	
Address:		City:		State:		Zip:		
Additional Named Insureds: description of operations and in		•	e list of	Named In:	sureds as an att	achment in	cluding	
1. Are there any operations not directly	related to the owner	rship or maintenan			with respect to hotel	or YES		10 🗆
motel operations and related restaut.  2. Does the Insured have any subsidia					s?	YES		10 🗆
a) Subsidiary Name: (attach sepa     b) Description of Subsidiary's Open	arate list if needed)							
3. Description of Insured's operations:	(Ownership entity/M	lanagement compa	any/etc)					
Policy Information:								
Effective Date: Expiration Date:								
Indicate Coverage Desired:   General	al Liability 🔲 Prop	perty 🔲 Auto Li	ability &	Physical Dar	mage 🔲 Umbrella	a Liability	☐ Cyber Lia	bility
Lead Umbrella Limit Requested: Expiring Lead Umbrella Carrier: Expiring Total Umbrella Cost: \$								
Submission Exposure Sun	nmary:							
Please check off any states in which the Insured has <u>locations</u> , <u>employees</u> , <u>or automobiles</u> :								
Total # Of Locations.	Fotal # of Locations:  None □ Florida □ Louisiana □ New Hampshire □ Vermont □ West Virginia □							
Total # of Rental Apt Units:	Total # of Coop/Co	ndo Units:	Total #	of Single-Fan	nily Homes:	Total # of O	wned Autos:	
Total # Pools:	Total # of Hotel Rooms: Total Retail Sq. Ft.: Total Office Sq. Ft.:							
Total Manufacturing Sq. Ft:	Total Warehouse Sq. Ft.: Total Acres of Vacant Land: Total # of Golf Courses:							
Fire / Life Safety:								
Do all properties meet all building co	des and ordinances	?					YES 🗌	№ □
2. Do all properties over 2 stories have two means of egress on all floors?  YES  NO								
3. Do all properties have hardwired sm schedule?	oke detectors/alarm	system OR battery	-operated	d smoke detec	ctors maintained on	a regular	YES 🗌	№ □
4. Are all properties 8 to 20 stories (1) fully sprinklered OR (2) equipped with a standpipe system and fire alarm?  N/A  YES  NO								
5. Are all properties over 20 stories fully sprinklered? N/A								
6. Are all frame-construction properties over 4 stories fully sprinklered?								

Ŏ	eneral Questions:					
	oes the Insured have any of the following exposures? If "NO", pr Check boxes for all exposures listed.	roceed onto the next question.		YES	NO 🗆	
	☐ Mobile home / RV / trailer parks	☐ 50+ story buildings				
	☐ Senior Housing	☐ Parking garages or lots not affiliated with any sol	heduled prope	erty.		
		☐ Vacant or unoccupied buildings (defined as not a				
	A selected living facilities / neurology because	Convention Center or Event Space with capacity			itdoor	
	Tradecad malla avend 000 000 anvers fact	<ul><li>☐ Ski Resorts (if ski facilities intended for coverage</li><li>☐ Manlift</li></ul>	by this produ	ict)		
	☐ Inflatables (bounce houses, slides, etc)	☐ Valet parking by employees or 3 <sup>rd</sup> party				
		☐ Membership Club				
	o you have any of the following tenancies? If "NO", proceed onto Check boxes for all exposures listed.	o next question.		YES 🗌	NO 🗆	
		☐ Hazardous material or cold storage warehousing	j			
	☐ Heavy manufacturing tenancy ☐ Places of Worship or Cultural Centers	<ul><li>☐ Government agencies</li><li>☐ Government contracted housing for migrants, ho</li></ul>	malaga ar ath	oro		
	Media/film production	☐ Gasoline Service Stations	illeless of our	.eis		
	Are there any locations or operations outside of the United States?			YES	NO 🗆	
	Does the Insured own or manage any high terrorism risk properties shistoric landmarks or symbolic financial buildings?	such as colleges of universities, government buildin	gs, 	YES	NO 🗆	
	Does the schedule of locations have more than ten (10) single- to for			YES	NO 🗆	
	Do all <u>non-habitational</u> tenants have a written lease agreement provi additional insured status on the tenants' liability policies and require minimum limit of \$1M/\$2M?		N/A □	YES 🗌	NO 🗆	
	Do all 3rd parties, who have access to, or conduct work on the insur- harmless and providing a COI with a minimum of \$1M/\$2M in limit &		ured	YES 🗆	NO 🗆	
	Does the Insured have operations in which they, or someone operation control? (examples: Kiddie Clubs, Day Care or Babysitting)		ly or	YES 🗆	NO 🗆	
	Are any buildings currently under construction or structural renovation renovation during the policy period?	on or planned to be under construction or structural		YES 🗆	NO 🗆	
8.	8. Does the Insured have any building over 25 years old which has not been fully updated?					
	Does the Insured have any recreation facilities other than swimming and community rooms? If "yes", please describe:	pools, health club, golf course, tennis court, playgro	ounds,	YES 🗆	NO 🗆	
10.	Are any recreation facilities open to the general public (non-guests o	or tenants)? If "yes", please describe:	N/A 🗌	YES 🗌	NO 🗆	
Se	ecurity Information:					
	es the Insured have first or third party security at any location?		<del> </del>	YES		
1.	Is the security an unarmed doorman only? (If "Yes" move to the ne	ext section.)	N/A 🗌	YES 🗌	NO 🗆	
2.	Is security provided by a third party?			YES 🗌	NO 🗆	
3.	Is security armed? Armed includes (but is not limited to) use of gun stun guns, tasers, nightsticks or guard dogs.	ns, handcuffs, mace or other chemical defense,		YES 🗆	NO □	
	3a. If yes, is there a contract with mutual indemnity wording in pla least \$5M liability limits?	ace requiring an annual certificate reflecting at	N/A □	YES 🗌	NO 🗌	
	3b. Is armed security restricted to off-duty police officers?		N/A □	YES 🗌	NO 🗌	
4.	For <b>HOTEL</b> Locations: Are electronic keys utilized with controlled by	ouilding access afterhours?	N/A □	YES 🗌	NO □	
Sv	wimming Pool Information:					
Do	es the Insured have any swimming pools? If "NO", proceed on	to next section.	,	YES 🗌	NO 🗆	
1.	Are there any diving boards?			YES 🗌	NO 🗆	
2.	Are there any water slides and/or lazy rivers?			YES 🗌	NO 🗌	
3.	Are all pools fenced and/or fully enclosed and secured with self-lock	king and self-closing doors or gates?		YES 🗌	NO 🗆	
4.	Are there signs at all pools clearly stating that swimming is at the inc	dividuals own risk and no diving is permitted?		YES 🗌	NO 🗆	
5.	Do pools meet the Virginia Graeme Baker Pool and Spa Safety Act?	?		YES 🗆	NO 🗆	
6.	Are depth markers clearly displayed and safety equipment present?			YES 🗌	NO 🗆	
	Are pool(s) open to non-guests/tenants such as the general public o			YES 🗆	NO 🗆	
<u> </u>	, ( ) 1 January 2 2011 do 2110 gont an public o	. ,			_	

Vacant Land Exposures:	
Does the Insured have Vacant Land? If "NO", proceed onto next section.	YES   NO
How many vacant land locations are there?	
2. How frequently are the vacant lot(s) monitored?	
3. Are you aware of any activity of any kind on the vacant land resulting from a leasing arrangement with third parties or from unauthorized access by third parties?	YES   NO
4. Do any of the vacant land locations have any attractive nuisance exposures such as bodies of water, hiking trails, all-terrain-vehicle trails or race courses, abandoned or vacant buildings, public rights-of-way, etc?	YES   NO
5. Is there any imminent or ongoing construction, demolition or development expected to occur within requested term?	YES   NO
New York Locations (NYLL):	
Does the Insured have any locations in NY where NYLL would apply? If "NO", proceed onto next section.	YES   NO
1. Does the Insured require all service/maintenance contractors/vendors/subcontractors working at the Insured properties to provide evidence of insurance?	YES   NO
<ol><li>Does the Insured require written contracts for all contractors holding the Insured harmless and naming them as an Additional Insured with annual certificate reflecting at least \$1M limit?</li></ol>	YES   NO
3. Does the Insured realize that NY Labor Law is a strict liability statute (meaning that fault or negligence does not have to be proven). If a subcontractor is injured while working at the Insured's request, they can be held liable for their injuries, the value of which is determined by a jury?	YES   NO
Restaurant Exposures:	
Does the Insured operate, or subcontract the operation of any restaurants? If "NO", proceed onto next section.	YES   NO
Are any restaurants "stand-alone" locations (not connected to a hotel or motel)?	YES   NO
2. Do any of the restaurants have a nightclub exposure, live entertainment with dance floors, adult entertainment venues, halls for hire, entertainment with a cover charge, or civic/social clubs? If "YES", please describe:	YES   NO
3. Does any location provide catering for more than 300 persons at any stand-alone restaurant or off-site location?	YES   NO
4. Do all locations have automatic fire extinguishing systems (U.L. approved wet or dry) that are above and covering all cooking surfaces, with a semiannual service contract?	YES   NO
5. Are there any restaurant locations that are below grade and not fully sprinklered?	YES   NO
6. Does the Insured offer first party delivery services?	YES NO
7. Do the Insured's operations include any fast food (a.k.a. Quick Service Restaurants)?	YES □ NO □
8. Does any location have an open rooftop restaurant or bar?	YES   NO
Liquor Exposures:	
Does the Insured have any liquor exposure present? If "NO", proceed onto next section.	YES   NO
Do all locations selling liquor conduct TIPS or similar training for all servers of liquor?	N/A 🗌 YES 🗌 NO 🗌
2. Has the Insured received any citations from any liquor control or law enforcement authority?	N/A   YES   NO
Condominium/Co-Op Directors & Officer's Liability (D&O) Exposures:	
Does the Insured want to include a not-for-profit condo and/or coop D&O policy on the Schedule of Underlying? If "NO", proceed onto next section. If "YES" Attach a copy of the underlying D&O quote & 5 years' currently valued loss runs.	YES   NO
1. Are any of the units included in a hotel type operation?	YES   NO
2. Has the Insured had any D&O claims in the past five (5) years?	YES   NO
3. Does the association have a positive fund balance?	YES   NO
4. Is the first named insured on the D&O policy a not-for-profit condominium, cooperative or homeowners' association?	YES NO
5. Is the D&O policy stand-alone and written on a claims-made basis with "Duty to Defend" wording?	YES   NO
6. Do defense costs erode the D&O limits? (Defense within the limits)	YES NO
7. Is the developer represented on the board of directors?	YES   NO
8. Are there 25 or more employees? If yes, how many?	YES   NO

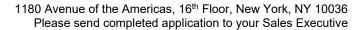




Automobile Exposure:							
If there are no owned autos, do you intend to schedule Hired/Non-Owned Auto Coverage on the umbrella?  N/A  YES  NO							
Does the Insured have any Owned Autos?				YES 🗌	NO 🗆		
We must have location-specific automobile schedules which separate the autos into the categories required; please be sure to complete this information on the Location Specific section of this application. If you are providing a separate SOV or schedule, please ensure it includes all of the necessary information.							
Does the Insured have assigned drivers for all vehicles transporting 3 <sup>rd</sup> parties?			N/A	YES 🗆	NO 🗆		
Does the Insured offer valet parking?	- 3rd PARTY	] YES	- 1st PARTY □	NO 🗆			
The following requirements must be in place ALL OWNED, HIRED & NON-OWNED AUTOS:  No transportation of people or goods for a charge.  No transportation of any hazardous materials.  No vehicles used for sightseeing or other tour operations.  No drivers less than 21 years of age driving the Insured's owned or non-owned vehicles  Radius of operations for guest or tenant transportation must be < 50 miles. (If greater than 50 miles, please provide details.)  MVR's must be ordered pre-hiring and re-ordered annually. They must contain no serious violations over the past three years. We consider the following serious violations:  More than three at-fault accidents and / or moving violations  Driving while under the influence  Reckless operation  Manslaughter, negligent homicide or other felony  Leaving the scene of an accident  Drag racing  Fleeing or eluding an officer  License suspension for moving violations  By checking this box, I acknowledge that I have read the above and agree that this risk complies.  By checking this box, I acknowledge that I have read the above and I would like to continue with auto coverage EXCLUDED from the Umbrella.							
Please add any additional comments:  If you are seeking primary Auto Liability Coverage and Auto Physical Damage covera	age please prov	ide comple	ete auto ACORD	applications.			
Loss Information: Loss runs must apply to all locations included in submit Loss runs must be official carrier loss runs and valued within 90 days of the effective of		ll coverage	to be scheduled	l.			
Please provide 5 years of currently valued ground-up carrier loss runs. If the agg averages 100 claims per year for the 5 consecutive years, 10+ years loss information							
1. Have there been any of the following claims or incidents in the past five (5) consecutive years:  Lead, Liquor, Mold or Fungus, Legionella, Asbestosis, 3 <sup>rd</sup> Party Discrimination, ADA/Fair Housing claim, Fatality, Paralysis, Brain Injury, Murder, Assault/Battery, Sexual Assault/Rape, Shooting, Stabbing, Human or Illegal Drug Trafficking, Drowning, Abuse or Molestation, Habitability, Elevator-related, Electrical Shock, Construction Defect or NY Labor Law ("scaffold" labor laws 240 & 241)?							
2. Have there been any individual incurred losses in excess of \$100,000 in the pas	t five (5) conse	cutive year	rs?	YES 🗌	NO 🗌		
Underlying Coverage: (Applies to all locations – if more than one carrier, complete section below for each) Information below to be supported by a hard copy of the underlying carrier's CGL quote, binder and/or policy. No Lloyds underlying policies will be scheduled or considered.							
	ole, billaer alla/						
1. Is the CGL Aggregate Limit Per Location?	YES	NO 🗆					
Is the CGL Aggregate Limit Per Location?     If "YES", is the CGL Aggregate Limit capped in any way?			If "YES", what	is the cap limit	?\$		
	YES 🗆	NO 🗆	If "YES", what	is the cap limit	?\$		
If "YES", is the CGL Aggregate Limit capped in any way?	YES  YES	NO 🗆	If "YES", what	is the cap limit	?\$		
If "YES", is the CGL Aggregate Limit capped in any way?  2. Is the CGL defense outside of policy limits	YES  YES  YES	NO   NO   NO	If "YES", what	is the cap limit	?\$		
If "YES", is the CGL Aggregate Limit capped in any way?  2. Is the CGL defense outside of policy limits  3. Is there Employers Liability coverage?	YES   YES   YES   YES	NO	If "YES", what	is the cap limit	?\$		



HOTEL EXPOSURES ONLY:		
Legionella:		
Does the Insured maintain documentation of all cleaning and disinfecting of any and all that apply: shower heads, cooling towers & associated pipes for air conditioning systems, water heaters, cold water tanks, fountains or decorative water features, and spa pools (whirlpool spas, Jacuzzis, or spa tubs)?	YES 🗆	NO 🗆
Is there a named, trained person responsible for all administration and documentation of the procedures detailed in question 1 above?	YES 🗆	NO 🗆
Is there a room rotation procedure in place to ensure no room remains unoccupied for more than 2 weeks?	YES 🗆	NO 🗆
Are cooling towers present?  a) If <b>yes</b> , are all locations in compliance with local, state or federal requirements and inspected at least once a year?	YES	NO □ NO □
Have you completed a Center's for Disease Control (CDC) Legionella Environmental Assessment or had a loss control survey for legionella exposure completed by a professional engineering firm & complied with any recommendations?	YES 🗆	NO 🗆
Have you complied with any & all recommendations that were made in the assessment's report?	YES 🗆	NO 🗆
Trafficking:		
Does the property have an anti-trafficking checklist and provide all employees with training on identifying and reporting human trafficking?	YES 🗆	NO 🗆
Have there been any claims or accusations made of trafficking exposure at any of the locations?	YES 🗌	NO 🗆
Amenities:		
Does the Insured have any of the following amenities? If "NO", proceed to next section.	YES 🗌	NO 🗌
If any of the following apply, please complete the Amenities Supplemental. These amenities need to be addressed whether they are         Amusements (Including Mechanical Bull, Surfrider, etc.)       Equestrian         Aviation/Helipad       Rodeo         Axe/Knife Throwing       Golf         Bicycle/Scooter Rental (including electric bikes)       Hot Air Balloon Rides         Contact Sports Including Boxing/MMA/UFC Fighting       Live Entertainment (including concert venue or theatre)         Cheerleading Exhibition or Similar       Racing (Horse, Dog, Auto, etc)         Camping/RV Park       Rental of Motorized Vehicles (Autos, ATVs, Snowmobiles, etc)         Casino       Shooting/Archery/Hunting         Childcare/Kid Camp       Watercraft or Watersports         Cigar/Oxygen Bar       Waterfront/Beach Exposure         Dock/Marina/Pier/Wharf       Waterpark/Waterslide(s)/Lazy River         Cross Country Ski (Downhill Ski Exposure/Lifts are Ineligible)       Health Spa on premises		arty:



schedule on an Excel Spreadsheet (must in			pages if more th	ian two locations OR s	submit a location
Location #:					
Name of Property Owner / Association (If differe	nt than Insured):				
Location Address:					
City:		State:			Zip:
Location Exposures					
# of Rental Apt Units:	# of Coop/Condo Ur	nits:	# of Hotel Rooms:		
# of Pools:	# of Golf Courses:		# of Marina Slips:		
Acres of Vacant Land:	Retail Sq. Ft.:			Office Sq. Ft.:	
Hotel Revenue: \$	Food & Bev (excl Lie	<i>quor</i> ) Revenue: \$		Liquor Revenue: \$	
Manufacturing Sq. Ft.	# of Single Family H	lomes:		Warehouse Sq. Ft.:	
Construction Information		<del>,</del>			
Year Built:		# of Stories:		% Occupancy:	
Date of Major Updates:  Electrical: HVAC: Roof: Elevators: Sprinkler: Fire Alarm: Plumbing:		Construction  Fire Resistive Masonry Nor Joisted Maso	e n-Combustible	☐ Modified Fire Resi ☐ Non-Combustible ☐ Frame	stive
15 this issument and spinishes and			ess per floor?	YES [ s? YES [ YES [ YES [	NO
<b>Automobile Information:</b> Please note that when counting the capacity of an auto you should include <u>all</u> occupants including the driver.					
Do the automobiles at this location comply with t	he Automobile Exposure	section of this app	olication?	YES [	□ NO □
Type of Automobiles:			Count at this Location:		
Private Passenger Vehicles (PPT) - NOT used for	or guest transport				
Light Truck or Van (0-10,000 lbs) for Utility Use	NOT used for guest tran	sport			
Medium Truck or Van (10,001-20,000 lbs) for Utility Use – NOT used for guest transport					
Heavy Truck or Van (>20,000 lbs) for Utility Use – NOT used for guest transport					
1-8 Passenger Auto used for transport of guests				Complimentary 🗌 F	ee Charged 🔲
9-14 Passenger Auto used for transport of guests				Complimentary   F	ee Charged 🗌
15-20 Passenger Auto used for transport of guests				Complimentary   F	ee Charged 🗌
21+ Passenger Auto used for transport of guests		Complimentary   F	ee Charged		
Golfcarts Registered for Road Use					
Any Other Auto(s) – Please Explain					

Location #:						
Name of Property Owner / Association (If different than Insured):						
Location Address:						
City:		State:	Zip:			
Location Exposures						
# of Rental Apt Units:	# of Coop/Condo Ur	nits:	# of Hotel Rooms:			
# of Pools:	# of Golf Courses:		# of Marina Slips:			
Acres of Vacant Land:	Retail Sq. Ft.:		Office Sq. Ft.:			
Hotel Revenue: \$	Food & Bev (excl Lie	<i>quor</i> ) Revenue: \$	Liquor Revenue: \$			
Manufacturing Sq. Ft.	# of Single Family H	omes:	Warehouse Sq. Ft.:			
Construction Information						
Year Built:		# of Stories:	% Occupancy:			
Date of Major Updates:		Construction T				
Electrical: HVAC: Roof: Elevator		Fire Resistive	<del>-</del>			
Roof: Elevator Sprinkler: Fire Ala		☐ Masonry Nor☐ Joisted Maso				
Plumbing:		Other:	- Traine			
Safety Features						
Is the location Fully Sprinklered?	YES   NO	Hard-wired smo	oke detectors?			
Partially Sprinklered?	YES 🗌 NO 🗌	Battery operated	d smoke detectors? YES NO			
Percent Sprinklered: Emergency Lig			-			
Standpipe system?	YES □ NO □	2 means of egre				
Central station fire alarm?	YES NO	Enclosed fire sta	airwells? YES NO			
Manual pull alarms on all floors?	YES NO					
Automobile Information: Please note that when counting the cap	acity of an auto you should include	e <u>all</u> occupants ind	cluding the driver.			
Do the automobiles at this location com	ply with the Automobile Exposure	section of this app	plication? YES NO			
Type of Automobiles:			Count at this Location:			
Private Passenger Vehicles (PPT) - NO	T used for guest transport					
Light Truck or Van (0-10,000 lbs) for Uti	lity Use - NOT used for guest tran	sport				
Medium Truck or Van (10,001-20,000 lbs) for Utility Use – NOT used for guest transport						
Heavy Truck or Van (>20,000 lbs) for Utility Use – NOT used for guest transport						
1-8 Passenger Auto used for transport of guests			Complimentary ☐ Fee Charged ☐			
9-14 Passenger Auto used for transport of guests			Complimentary ☐ Fee Charged ☐			
15-20 Passenger Auto used for transport of guests			Complimentary ☐ Fee Charged ☐			
21+ Passenger Auto used for transport of guests			Complimentary ☐ Fee Charged ☐			
Golfcarts Registered for Road Use						
Any Other Auto(s) - Please Explain						

NOTICE TO INSUREDS: 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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

PLEASE READ THE FOLLOWING STATEMENT CAREFULLY AND SIGN BELOW WHERE INDICATED.
SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS
AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED, AND IT WILL BE
ATTACHED TO AND BECOME PART OF THE POLICY.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE COMPANY TO WHICH THIS APPLICATION IS SUBMITTED IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

THE INSURED REPRESENTS THAT THE INFORMATION FURNISHED IN THIS APPLICATION IS COMPLETE, TRUE AND CORRECT. ANY MISREPRESENTATION, OMISSION, CONCEALMENT OR INCORRECT STATEMENT OF A MATERIAL FACT, IN THIS APPLICATION OR OTHERWISE, SHALL BE GROUNDS FOR THE RESCISSION OF ANY BOND OR POLICY ISSUED.

THIS SIGNATURE PAGE ATTACHES TO AND FORMS A PART OF APPLICATION DATED.

Applicant/Named Insured:			
Signature of Applicant	Date	Signature of Agent/Broker	Date
Print Name	Title	Print Name	Title

NOTICE TO ARKANSAS, NEW MEXICO 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 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 AUTHORITIES.

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 INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

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 LOUISIANA 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 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 A 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 MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

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.



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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 NEW YORK APPLICANTS (AUTOMOBILE INSURANCE): ANY PERSON WHO 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.

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 (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON 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 ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

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 PENNSYLVANIA APPLICANTS (AUTOMOBILE INSURANCE): ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE OR DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN YEARS AND THE PAYMENT OF A FINE OF UP TO \$15,000.

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.