



CONTRACTORS AND CONSULTANTS APPLICATION

Please submit the following information in addition to this application:

- 1. ACORDS 125, 126, 130 and 131 (All ACORDS required for lines of business being sought)
- 2. Five Years recently valued detailed loss runs (for each line of business being sought)
- 3. Most recent year-end financials, including balance sheet and income statement
- 4. Resumes / certifications / licenses of all key personnel
- 5. Complete Job List, including all Work In Progress (WIP)
- 6. Copy of Company Standard Operating Procedures (SOP)
- 7. Copy of Subcontract Agreement, and Master Subcontract Agreement if applicable

APPLICANT INFORMATION								
Named Insured(s):				Street address:				
City / State:			Zip code:		Phone number:			Fax number:
Mailing address if different from ab	ove (of first	named in	sured):		Website address:		FEIN:	
Street address:					City/State:			Zip code:
Contact E-mail: Contact Name			ne & phone number Year business started operations					
Is applicant a subsidiary of another	applicant a subsidiary of another entity? Yes No			entity?				
Individual	Corpor	Corporation Partne		Partners	hip	☐ Joint Venture		int Venture
LLC				Other (Describe):				
		CC	OVERAGE	REQUESTI	ED			
Check the box that applies:	Check the box that applies: Environmental Com & ECL)		mbined Policy (GL, CPL Enviro			mental Consultants Liability		
		Contractors Pollution Liability (CPL) o		L) only	Contractors & Consultants Policy (CPL & ECL) combined		Consultants Policy (CPL &	
Limits of Insurance Requested:								
Each Occurrence/Claim \$		Aggregat	te \$			Deductible/	SIR \$	
Proposed Effective date (mm/dd/yy	уу):			Proposed Expiration date (mm/dd/yyyy):				

	I	EXPIRING INSUR	ANCE PROGRAM	1			
General Liability		Contractors Pollution	Liability	Professiona	al Liability		
None		None		None	one		
Occurrence	Claims Made	Occurrence Claims Made Claims Made			de 🗌		
Carrier:		Carrier:		Carrier:			
Limits		Limits		Limits			
Deductible / SIR:		Deductible / SIR:		Deductible A	/ SIR:		
Premium:		Premium:		Premium:			
Effective Dates (mm/dd/yyyy):		Effective Dates (mm/dd/yyyy):		Effective Da (mm/dd/yyyy):			
Retroactive Date (mm/dd/yyyy):		Retroactive Date (mm/dd/yyyy):		Retroactive (mm/dd/yyyy):			
		00140411	/ LUCTODY				
		COMPANY	Y HISTORY				
Has any Insurer ever ca years? If yes, please ex		fused to renew your poli	icy or any coverage in the	e past 5	Yes No		
	y subsidiaries or related esent & future liabilities	d entities not listed above :	e? If yes, please describe	your	Yes No		
bankruptcy, reorganiza		ecessor entity ever been on, or other debtor relato please details:			Yes No		
-		nsolidations or divestitur t, present & future liabilit			Yes No		
	perated under a differe our obligations for past	ent name? t, present & future liabilit	ies:		Yes No		
Please describe any operations or services that have been discontinued, sold or abandoned or any operations that have been acquired:					Yes No		
SALES HISTORY							
Year	Tota	al Gross Sales (\$)	Payroll (\$)		Employees (#)		
Projected	\$		\$		\$		
Expiring	\$		\$		\$		
First Prior	\$		\$		\$		
Second Prior	\$		\$		\$		

OPERATIONS AND SERVICES					
Type of Operations and Services	Projected Gross Sales	Projected Subcontracted Costs	Projected Payroll		
ENVIRONMENTAL CONTRAC	TING OPERATIONS Check he	re if this section does not apply			
Asbestos Abatement	\$	\$	\$		
AST Cleaning/Maintenance	\$	\$	\$		
AST Installation	\$	\$	\$		
Bioremediation	\$	\$	\$		
Emergency Response/Haz Mat Cleanup	\$	\$	\$		
Environmental Drilling	\$	\$	\$		
Fire and Water Restoration	\$	\$	\$		
Groundwater Remediation	\$	\$	\$		
Industrial Cleaning	\$	\$	\$		
Labpacking/Drum Handling	\$	\$	\$		
Landfill Operation/Maintenance	\$	\$	\$		
Landfill Liner Installation	\$	\$	\$		
Lead Abatement	\$	\$	\$		
Low Level Radiation Remediation	\$	\$	\$		
Medical Waste Pickup	\$	\$	\$		
Mold/Fungus Abatement – Commercial (Please complete mold/fungus section below)	\$	\$	\$		
Mold/Fungus Abatement – Residential (<i>Please</i> complete mold/fungus section below)	\$	\$	\$		
PCB Removal	\$	\$	\$		
Pesticide/Herbicide Application	\$	\$	\$		
Pipeline Cleaning/Installation	\$	\$	\$		
Sampling	\$	\$	\$		
Septic Tank Cleaning	\$	\$	\$		
Soil Excavation – petroleum	\$	\$	\$		
Soil Excavation – other (explain):	\$	\$	\$		
Soil Remediation	\$	\$	\$		
UST Installation	\$	\$	\$		
UST Removal	\$	\$	\$		
Water Treatment Plant Operation/Maintenance	\$	\$	\$		
Wastewater Treatment Plant Operation/Maintenance	\$	\$	\$		
Wetlands Contracting	\$	\$	\$		
Other (explain):	\$	\$	\$		
NON-ENVIRONMENTAL CONTR	ACTING OPERATIONS Check	here if this section does not apply	/ <u> </u>		
Carpentry	\$	\$	\$		
Concrete	\$	\$	\$		
Demolition above three stories	\$	\$	\$		
Demolition below three stories	\$	\$	\$		
Demolition – Interior	\$	\$	\$		
Dredging Dredging	\$	\$	\$		
Electrical	\$	\$	\$		
HVAC	\$	\$	\$		

Type of Operations and Services	Projected Gross Sales	Projected Subcontracted Costs	Projected Payroll	
Industrial Maintenance	\$	\$	\$	
Insulation	\$	\$	\$	
Landscaping	\$	\$	\$	
Maintenance/Janitorial	\$	\$	\$	
Marine Construction	\$	\$	\$	
Masonry	\$	\$	\$	
Mechanical	\$	\$	\$	
Metal Erection	\$	\$	\$	
Non-Environmental Drilling	\$	\$	\$	
Painting	\$	\$	\$	
Pile Driving	\$	\$	\$	
Pipeline Maintenance or Construction	\$	\$	\$	
Plumbing – Commercial	\$	\$	\$	
Plumbing – Residential	\$	\$	\$	
Roofing – Commercial	\$	\$	\$	
Roofing – Residential	\$	\$	\$	
Sewer and Water	\$	\$	\$	
Soil Excavation/Grading	\$	\$	\$	
Street & Road Cleaning	\$	\$	\$	
Street & Road Construction	\$	\$	\$	
Tunneling	\$	\$	\$	
Utility Contracting	\$	\$	\$	
Other (explain):	\$	\$	\$	

PROFESSIONAL SERVICES Check here if this section does not apply					
Type of Operations and Services	Projected Gross Sales	Projected Subcontracted Costs	Projected Payroll		
Analytical Laboratories	\$	\$	\$		
Architectural Engineering	\$	\$	\$		
Asbestos and/or Lead Consulting	\$	\$	\$		
AST Testing	\$	\$	\$		
Building Materials Testing	\$	\$	\$		
Civil/Structural Engineering	\$	\$	\$		
Construction Management	\$	\$	\$		
Electrical Engineering	\$	\$	\$		
Environmental Consulting	\$	\$	\$		
Environmental Training	\$	\$	\$		
Eyewitness Testimony/Litigation	\$	\$	\$		
General Consulting	\$	\$	\$		
Geophysical Engineering	\$	\$	\$		
Geotechnical Engineering	\$	\$	\$		
Groundwater Monitoring	\$	\$	\$		
Hydrogeological Investigations	\$	\$	\$		

OPERATIONS AND SERVICES					
Type of Operations and Services	Projected Gross Sales	Projected Subcontracted Costs	Projected Payroll		
Industrial Engineering	\$	\$	\$		
Industrial Hygiene/Health & Safety	\$	\$	\$		
Mechanical Engineering	\$	\$	\$		
Mold/Fungus Assessments/Testing/Consulting – Commercial (<i>Please complete mold/fungus section below</i>)	\$	\$	\$		
Mold/Fungus Assessments/Testing/Consulting – Residential (<i>Please complete mold/fungus section below</i>)	\$	\$	\$		
Phase I Environmental Assessments	\$	\$	\$		
Phase II and III Environmental Assessments	\$	\$	\$		
Process Engineering	\$	\$	\$		
Project Management	\$	\$	\$		
Real Estate Audits/Assessments	\$	\$	\$		
Regulatory Compliance/Permitting	\$	\$	\$		
Remedial Design	\$	\$	\$		
Remediation Oversight	\$	\$	\$		
Software Design	\$	\$	\$		
Soil Testing/Analysis	\$	\$	\$		
Surveying	\$	\$	\$		
UST Testing	\$	\$	\$		
Waste Brokering	\$	\$	\$		
Wetlands Consulting	\$	\$	\$		
Other (explain):	\$	\$	\$		
TOTAL FOR ALL PROFESSIONAL SERVICES	\$	\$	\$		

NOTE: The Total Projected Gross Sales for all Contracting (Environmental & Non-Environmental) Operations and Professional Services should equal the Projected Total Gross Sales entered within the Sales History section above.

Please indicate the approximate percentage of your total gross sales derived from the following categories of clients:					
Category	Percent	Category	Percent		
Federal government	%	Real estate development	%		
State government	%	Lending institutions / banks	%		
Local government	%	Owners who act as their own contractors	%		
Contractors	%	Educational facilities	%		
Commercial	%	Industrial	%		
Residential	%	Other (explain):	%		
Architects, engineers or environmental consultants	%				

Please indicate the approximate percentage of	your total gross sales	derived from the following	types of projec	ts:	
Airports	%	Manufacturing / Industrial			%
Apartments	%	Office / Commercial building	gs		%
Bridges	%	Parking Structures			%
Condominiums	%	Retail / Shopping Centers			%
Dams / Tunnels	%	Roads / Highways / Bridges			%
Government Buildings	%	Telecommunications			%
Harbors / Piers / Ports	%	Stadiums			%
Hospitals	%	Water / Wastewater Treatme	ent		%
Hotels / Hospitality	%	Other (explain):			%
Interior Building Renovation	%				
SUBCON	ITRACTORS AN	D SUBCONSULTANT	rs		
Indicate the percentage of work subcontracted of	out to others, including	; 1099 employees:			%
What percentage of your work is with repeat custo	mers?				%
Are subcontractors and/or subconsultants required to have Contractors Pollution Liability and/or Professional Liability Insurance? If required by trade only, please identify trades:				Yes	No
What are the minimum limits of liability required f	or your subcontractors	/subconsultants?			
General Liability \$ Contractors Pollution Liability \$ Professional Liability \$					
When hiring subcontractors and/or subconsulta	nts, do you:				
Obtain certificates of insurance?				Yes	No
Allow subcontractors and/or subconsultants to wo	ork without providing yo	ou with a certificate of insurar	nce?	Yes	No
Require to be named as an Additional Insured on	he subcontractor's and	l/or subconsultant's policies?		Yes	No
Obtain Waivers of Subrogation?				Yes	No
Obtain Hold Harmless Agreements?				Yes	No
Verify all hired subcontractors and/or subconsulta	nts carry workers' com	pensation coverage?:		Yes	No
N	MOLD/FUNGUS I	NFORMATION			
	Check here if this section	n does not apply			
Note: all policies include a mold/fungus exclusinformation requested below:	on. Mold/fungus cove	rage may be available for t	he applicant. Plo	ease provide	all
COVERAGE REQUESTED:					
Contractors Pollution Liability Mold/Fungus Remediation/Abatement		Professional Liability Mold/Fungus Assessment Mold/Fungus Laboratory / Mold/Fungus Consulting			
Describe the mold/fungus operations and/or servi	ces performed:				
Specify the number of years involved in mold/fung	gus work:				
What percentage of your work is attributed to residential/habitational work?					

MOLD/F	UNGUS	INFORMATION			
Describe your firm's use of water misting as a method of mol	ld/fungus s	pore release control during remediation or test	ing:		
If existing moisture problems (such as leaks, flooding, sewer performance of your operations, how is this situation handle			ncountered during the		
What mold/fungus guidelines do you adhere to in the perform	mance of a	batement and/or assessments?			
Are your subcontractors and/or subconsultants required to p If yes, please provide limits required:	orovide evid	dence of mold/fungus insurance?	Yes No		
Do you state to the client, both verbally and written within yo reoccur if the moisture problem is not resolved?	our service	contract that mold/fungus problems may	Yes No		
Do you perform air quality testing prior to, during and after r	Yes No				
Please submit the following information in addition to this signed application for review prior to quoting mold/fungus coverage					
Written company mold / fungus – Standard Operating Proc	edures (SO	P)			
Statement of Qualification and/or resumes for all personner	el performin	ng mold/fungus Operations and/or Services			
Mold/fungus training certificates for all personnel performi	Mold/fungus training certificates for all personnel performing mold/fungus Operations and/or Services				
Details of any mold/fungus losses or claims in the past three years					
• Copy of the insured's mold/fungus remediation service contract. The contract must provide detailed scope of services and must not state any warranties or guarantees of mold/fungus work performed					
 List of 10 most recent mold projects performed. 					
GENE	RAL IN	FORMATION			
Does the applicant own, operate or lease a water treatment,		<u> </u>	Yes No		
Does the applicant perform operations / services in the state	of New Yo	rk?	Yes No		
If yes, what percentage is performed in the five boroughs?			%		
Does the applicant or any other person or organization for w past, manufacture, sell, lease or distribute any product? If yes			Yes No		
Does the applicant or any other person or organization for w past, develop, design, redesign, or lease computer software of			Yes No		
If yes, please explain:					
Does any one project represent more than 25% of your revenue?			Yes No		
If so, please describe:					
Total number of staff					
Architects or Environmental Engineers:		Draftsmen, Technicians, Inspectors, Surveyors			
General Engineers other than above:		Clerical and Accounting Employees			
Geologists or Hydro geologists:		Administrative Management:			
Industrial Hygienists, CIHs or CSPs:		Other:			
Project Managers: Number of Principals (included in listing above):					

Do you engage in any work outside of the U.S.? If yes, what percentage? ______%

Yes No

List below all states within which you operate each state:	te, the operations and/or services performed a	and the percentage o	of work performed in	1
State/Country	Operations and/or Services Performed	Percentage of v	work performed %	
				%
				%
				%
				%
List below the estimated amount of your worl 12 months:	k to be performed under the respective project	delivery methods dur	ring the next	
Contract Type	Estimated Construction Value	Percentage of	work performed	
Design / Bid / Build				%
Design/Build with In-house Design				%
Design / Build with Subcontracted Design				%
Construction Management – At Risk				%
Construction Management - Agency				%
Engineer / Procure / Construct (EPC)				%
Integrated Project Delivery (IPD)				%
	BUSINESS PRACTICES			
Please complete the Project Description – Su	pplemental Page attached at end of this appli	cation.		
Do you ever perform Contracting Operations or	Professional Services within 50 feet of a railroad	?	Yes No	
Does your firm have any aircraft, watercraft or of lf yes, please describe:	drone exposures?		Yes No	
Does your firm have written quality control pro- lf yes, please include the table of contents with			Yes No	
Does your firm have an in-house continuing edulif yes, please describe:	ucation program?		Yes No	
Do you have a written formal health and safety If yes, what percentage?	program in place?		Yes No	
Do you engage in any operations, involving Exte	erior Insulation and Finishing Systems (EIFS)?		Yes No	
Do you utilize the ASTM – 1527 standard Protoc If not, please attach a sample copy of your cont			Yes No	
Do you provide written warranties for your wor	k?		Yes No	

	CLAIMS	
Have any claims been made within the past three years again General Liability, Contractors Pollution Liability, or Profession	Yes No	
Are you aware of any fact, circumstance or situation which coother entity for which coverage is being requested? If yes, ple		Yes No
Has any staff member or employee been the subject of discip Operations or Professional Services? If yes, describe:	olinary action by authorities as a result of Contracting	Yes No
CYBER EXPOSUR	ES Check here if this section does not apply	
Limits Requested		
Aggregate Sublimit(s) of Insurance	Aggregate Limit of Insurance	
\$10,000	\$25,000	
\$25,000	\$50,000	
\$50,000	\$100,000	
\$100,000	\$200,000	
\$250,000	\$500,000	
\$500,000		
Annual revenue generated from or attributable to activities of	onducted on your web site(s) (lf Applicable):	
Summary of E-Commerce Activities Conducted Via Your Web	Site(s):	
Encryption		Yes No
a. Does your organization encrypt all e-mails containing sen Information [PII], Personal Health Information [PHI], Paym		
 Does your organization encrypt all sensitive information (phones, tablets, wearable computers, flash drives)? 	e.g., PII, PHI, PCI) Stored on mobile devices (e.g.,	Yes No
Information Security Leadership Does your organization have an individual officially designate	d for overseeing information security?	Yes No
Cloud Does your organization have sensitive information (e.g., PII, P Drive, Dropbox)?	HI, PCI) stored on the cloud (e.g., Carbonite, Google	Yes No
If so, which provider(s) is used?:		
Employee Management Does your organization provide mandatory information secu	rity training to all employees at least annually?	Yes No
If yes, are your information security personnel provided with security threats?	additional training to help them understand current	
Please describe:		

List prior cyber/security under some other type		hree years, including both	n stand-alone policies and s	upplemental coverage provided
Insurance Company	Insurance Limits	Deductible/Retention	Policy Period MM/DD/YYYY	Premium
	\$			\$
	\$			\$
	\$			\$
Has any cyber/security	privacy insurance policy liste	ed above been canceled o	r nonrenewed?	Yes No
	Date of your Cyber Insuranc currently in effect, please ch		t? If you do not have a	N/A
Ins	suring Agreement		Retroactive Da	ite (mm/dd/yyyy)
Security Agreement				
Extortion Threats				
Replacement or Restorat	ion of Electronic Data			
Business Income and Ext	tra Expense			
Public Relations Expense				
Security Breach Liability				
reach requiring customer ederal regulations?	has your organization suffer or third-party notification ac the cause of the security br	cording to state or	[Yes No
	zation respond to the securit		ss to your organization.	
		VEHICLE EXPOSU	JRES	
umber of company owne	d vehicles (list below)	Numb	er of drivers	
rivate Pass:	Light Trucks:	Medium	Trucks	
eavy Trucks:	Heavy Truck Tracto	ors: Extra-He	eavy Trucks:	
ktra-Heavy Truck Tractors	:	Trailers		
o you have a written proc	edure for the screening and	hiring of drivers? If yes, p	lease provide details:	Yes No
re MVR's pulled on all driv	ers? If yes, please provide d	etails:		Yes No
	ualification program are MV wiewed but not by the insure			Yes No
there a vehicle maintena	nce program in place? If yes,	please provide details:		Yes No
o employees use persona ehicles:%	l vehicles in business? If yes,	list percentage of employ	yees who use their own	Yes No

Do you use owner/operators? If yes, please describe:

Yes No

	VEHICLE E	XPOSURES	
Do you allow employees to take co	mpany vehicles home?		Yes No
If you allow employees to take company vehicles home, are they allowed to drive the vehicles during non-work hours?			Yes No
Do you have a written policy regarding the use of cell phones while operating vehicles? If yes, please describe:			Yes No
	EMPLOYEE JOBS	SITE EXPOSURES	
Number of employees	Employee turnover rate	Percent union employees	Percent non-union employees
Do you use temporary employees? If yes, please provide details:			Yes No
Is job training provided? If yes, please provide details:			Yes No
Do you obtain a written employment application?			Yes No
Do you obtain pre/post-employment physicals? If yes, which one (pre or post-employment)?			Yes No
Do you perform drug/substance abuse tests? If yes, for all employees or just CDL drivers?			Yes No
If yes, indicate what testing is done: pre-hire, post-accident, random and/or for-cause? Do you use a specific medical provider to treat injured employees? If yes, please provide details:			Yes No
Do you have a full time Safety Director? If yes, please provide their name:			Yes No
Do you have a written safety program? If yes, please provide copy of table of contents.			Yes No
If you have a written safety program does it include a positive incentive program? If yes, please provide details:			Yes No
Are safety/tailgate meetings conducted? If yes, how often?			Yes No
Do you have a written fall protection program? If yes, indicate at what height 100% fall protection is required:			Yes No
Is any work performed above two stories?			Yes No
Do you perform roof work?			Yes No
Do you use scaffolds?			Yes No
Do you perform any excavation or	below-grade work? If yes, please pro	ovide details:	Yes No
Do you perform any confined space	e work? If yes, please provide details	5:	Yes No
Do you have a lock-out/tag-out pro	gram? If yes, please provide details:		Yes No
Do you have a hazardous material	s communication program? If yes, pl	ease provide details:	Yes No
Do you have a formal equipment inspection/maintenance program? If yes, please provide details:			Yes No
Do you have set procedures for reporting a claim? If yes, please provide details:			Yes No

	EMPLOYEE JOBS	SITE EXPOSURES	
Is there a formal accident investiga	Yes No		
Is modified duty offered to injured	employees?		Yes No
Do you have a Return To Work program?			Yes No
	COMPLIANCE HISTOR	Y AND FUTURE PLANS	
During the past five years, have you been cited or prosecuted for any violation of any applicable environmental law and/or federal, state or local regulation arising from the release or spill of hazardous substances, hazardous waste or any other pollutants?			Yes No
If yes, please provide details?			
Are there any statutes, standards, or other city, state and/or federal regulations relating to the protection of the environment with which you cannot at the present comply with?			Yes No
If yes, please provide details?			
Have you been subject to third party claims as a result of a pollution event from a non-owned disposal facility? If yes, please provide details?			Yes No
Do you have an outside contractor, firm or one person who is responsible for environmental and/or compliance management services?			Yes No
If "yes", please provide:			
Name of Firm		Contact	
Phone Number		E-mail	
The applicant further acknowledges Please have application signed and Applicant: Applicant's Signature:	dated by an authorized Owner, Pa	rtner, Officer, Director or Risk Mana	ager of the first Named Insured.
I I			

Berkley Environmental (a W. R. Berkley Company)

PROJECT DESCRIPTION - SUPPLEMENTAL PAGE

1 Project Name/Client:
Services Provided:
Value of Completed Project Gross Revenue: \$
2 Project Name/Client:
Services Provided:
Value of Completed Project Gross Revenue: \$
3 Project Name/Client:
Services Provided:
Value of Completed Project Gross Revenue: \$
4 Project Name/Client:
Services Provided:
Value of Completed Project Gross Revenue: \$
5 Project Name/Client:
Services Provided:
Value of Completed Project Gross Revenue: \$
6 Project Name/Client:
Services Provided:
Services Provided: Value of Completed Project Gross Revenue: \$
Value of Completed Project Gross Revenue: \$
Value of Completed Project Gross Revenue: \$ 7 Project Name/Client:
Value of Completed Project Gross Revenue: \$ 7 Project Name/Client: Services Provided:
Value of Completed Project Gross Revenue: \$ 7
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Value of Completed Project Gross Revenue: \$ 7
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Value of Completed Project Gross Revenue: \$ 7
Value of Completed Project Gross Revenue: \$ 7

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FRAUD WARNING

NOTICE TO ALABAMA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE TO ARKANSAS 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 CALIFORNIA APPLICANTS: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 policy holder 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 or an application containing any false, incomplete or misleading information is guilty of a felony of 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 or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or 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 a 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 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 RHODE ISLAND: 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 TENNESSEE 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 VIRGINIA 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 WASHINGTON APPLICANTS: 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

NOTICE TO ALL OTHER STATE 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, 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.

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated.

Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance.

All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part hereof.