

Phone:

A Member of the Tokio Marine Group

# **INTEGRATED TECHNOLOGY E&O AND CYBER RISK APPLICATION** NORTH CAROLINA, OKLAHOMA, TENNESSEE

## SUBMISSION REQUIREMENTS

- Copies of the Applicant's current contracts or license agreements •
- Current audited financial statement
- Five (5) years of currently valued insurance company loss runs

### **GENERAL INFORMATION (to be completed by all Applicants)**

1.	Applicant Name(as it sh	ould appear on p	olicy):		
2.	Street Address:				
	City:			State:	Zip:
3.	Website Address:				
4.	Business Type:	Corporation	Partnership	Joint Venture	LLC
5.	Ownership Structure:	Public	Private	Not-for-Profit	
6.	Year Established:		Number of Empl	loyees:	
7	Risk Management Cont	act:		2	Pho

agement C Email:

1.

## SECTION I - COVERAGES (to be completed by all Applicants)

Select each coverage and indicate the Limit of Liability and Deductible for which the Applicant is applying.

Coverage	Limit of Liabilit	y Deductible
Technology Errors & Omissions	\$	\$
Network Security and Privacy Liability	\$	\$
Employee Privacy Liability	\$	\$
Media Liability	\$	\$
Privacy Regulation Defense and Fines	\$	\$
Loss of Digital Assets	\$	\$
Non-Physical Business Interruption	\$	Hours:
Cyber Extortion Threat	\$	\$
Security Event Costs	\$	\$
Cyber Terrorism Coverage	\$	Hours:

What is the proposed effective date (mm/dd/yyyy) of coverage: 2.

-						
2	Does the Applicant currently	y hava a polici	v in torco prov	viding any of the	above coverages?	Yes
J.						165

Coverage	Technology E&O	Media Liability	Network Security/ Privacy Liability	FIrst Party Cyber Expenses
Carrier				
Policy Period				
Limit of Liability	\$	\$	\$	\$
Retention	\$	\$	\$	\$
Retroactive Date				N/A
Premium	\$	\$	\$	\$

## SECTION II - REVENUE (to be completed by all Applicants)

- Indicate on what date the Applicant's fiscal year ends: 1.
- Indicate the Applicant's gross annual revenue for the following twelve (12) month fiscal time periods.

Revenue Split	Prior Fiscal Period	Current Fiscal Period	Next Fiscal Period
Domestic	\$	\$	\$
Foreign	\$	\$	\$
Total	\$	\$	\$

No

## SECTION III - SERVICE/PRODUCTS ALLOCATION/DESCRIPTION OF OPERATIONS (to be completed by all Applicants)

1. Description of operations:

Estimate the total percentage of revenue for			0/
Technology – Software & Services	%	Computers, Electronics, & Hardware	%
All Software Noted Below:		Aircraft/Spacecraft Electronic Components	%
Installed on Customer Systems	%	Circuit Board or Semiconductor Manufacturing	%
Hosted Remotely (SAAS)	%	Computer System Manufacturing	%
Application Service Provider	%	Computer Peripheral/Device Manufacturing	%
Artificial Intelligence Software/Services	%	Computer Maintenance and Repair	%
Billing/ Payment Processing/		Electric Vehicle Charger Sale or Installation	%
E-Commerce	%	Electronic Component Manufacturing	%
Biometric Software or Services	%	Electronic Device Manufacturing	%
Blockchain Based Technology	%	Industrial Controls/SCADA Systems	%
Cloud Data Hosting or Data Backup	%	Instrument Manufacturing	%
Co-location without Managed Services	%	Office Electronics Leasing/Sale/Service	
Custom Software Development	%	(Copiers, Printers, Managed Print Services)	%
Data Processing & Outsourced Services	%	Optical Instruments/Lens Manufacturing	%
Data Aggregator/Broker/Customer	,,,	Recycling/Destruction of Hardware	%
Targeting	%	Telecommunications Equipment Manufacturing	%
Domain Name Registration	%	Value-Added Resale of Computer or Telecom	70
Emergency/911 Call Routing Software	%	Hardware	%
IT Managed Service Provider (manage	70	Other (describe):	%
customer IT Networks/ Systems)	%	Other (describe).	70
IT Managed Security Service Provider	/0	Distribution & Value Added Resale	%
	%		<u>//</u>
(manage customer IT security)		Computer Equipment & Software Distribution	
IT Consulting	%	Electronic Component Distribution	%
IT Staff Augmentation	%	Value-Added Resale of Computer or Telecom	0/
Mobile Phone Application Development	%	Hardware	%
Network Security Software and Services	%	Value-Added Resale of Software	%
Pre-Packaged Software Development/	%	Other (describe):	
Sales			%
System Design and Integration	%	Telecommunication Services	%
Social Media Products/ Services/		All Installation Work Noted Below:	
Platform	%	Performed by the Applicant	%
Technical Support/Repair &		Subcontracted to Others:	%
Maintenance	%	Audio Visual Installation or Integration	%
Training & Education	%	Alarm Integration (Burglar/Fire)	%
Web Portal	%	Alarm Monitoring Services	%
Website Hosting	%	Data Transport/Bandwidth/Wholesale Access	%
Website Construction and Design	%	Internet Service Provider	%
Other (describe):	%	Local & Long Distance Service Provider	%
Other (describe):	%	Telecommunications Consulting	%
Other Professional Services	%	Telecommunication System Installation	%
Accounting or Actuarial Services	%	Video Conferencing Services	%
Advertising/Content Creation Services	%	VOIP Phone System Integration	%
Architect or Engineering Services	%	Wireless/Cellular Services	%
Business Process Outsourcing	%	Telecom Tower Service and Installation	%
(describe services):	,0	Other (describe):	%
Esports Polated Sonvises or Teams	0/	Other (describe):	%
Esports Related Services or Teams Legal Services	<u>%</u> %	Other ( <i>describe</i> ):	%
Warehousing, Logistics, Fulfillment	%	Other (describe):	%

## SECTION IV - CLIENT INFORMATION (to be completed by all Applicants)

1. Provide the following information regarding the Applicant's five (5) largest clients.

(Determined as a percent	(Determined as a percentage of the total gross revenue for the past fiscal year)							
Client	Size of Contract	Length of Contract	Description of Services					

%

2. What is the percentage of sales to repeat customers:

- 3. Rate the technical level of sophistication of Applicant's average customer:
- Novice Average Sophisticated
- 4. Are procedures in place to evaluate the financial condition and legitimacy of all new clients? Yes No 5. Indicate the percentage of products and services the Applicant provides to the following customer segments.

Indicate the percentage of products and services the Applicant provides to the following customer segments.					
Customer Segment	Products	% of Services			
Commercial Client		%			
Individual Consumers		%			
United States Federal Government		%			
United States State and Local Governments		%			
Foreign Governments		%			

6. Indicate the percentage of revenue derived from the following business sectors.

- · ·	ge en				
	Business Sector	% of Receipts	Business Sector	% of Rece	eipts
	Aerospace & Defense	%	Healthcare/Medical		%
	Automobiles & Components	%	Information Technology		%
	Chemical	%	Manufacturing		%
	Construction & Engineering	%	Media		%
	Consumer Services	%	Oil, Gas & Utilities		%
	Electrical Equipment	%	Retail		%
	Energy Equipment & Services	%	Telecommunication		%
	Financial Services	%	Transportation		%
7.	Does the Applicant hold non-public infor	mation on behalf of	their client(s)?	Yes	No

7. Does the Applicant hold non-public information on behalf of their client(s)? If yes, please complete Section IX, Information Security.

	SECTION V - CONTRACTUAL PROCEDURES (to be completed by all Applicants	:)		
1.	Does the Applicant require the use of a written contract or agreement for all engagements? What percent of sales use written contracts: % vs. only purchase orders: %	Yes	No	
2.	Does the Applicant maintain and enforce a contractual review process?	Yes	No	
3.	Does this process include review by legal counsel?	Yes	No	
4.	Does the Applicant have a standard written contract that they use on most engagements?	Yes	No	
5.	Indicate the percentage of contracts where the Applicant's standard contract, the customer's contract, or a combination of both is used.			
	Standard: % Customer: % Combination:	%		
6.	What contractual provisions does the Applicant strive to impose on most contracts? (select all that Disclaimer of WarrantiesDisclaimer of WarrantiesHold Harmless to your BenefitDispute ResolutionLimitation of LiabilityExclusions for Consequential DamagesAutomatic Billing Credits for DowntimeExclusive RemediesStatement of WorkForce MajeureVenue or Governing Law			
7.	Does the Applicant have a formal customer acceptance process in place?	Yes	No	
8.	Are performance milestones accepted with signoffs by both parties?	Yes Yes	No No	
9.	· · · · · · · · · · · · · · · · · · ·			
10.	Does anyone other than a principal have the authority to amend the standard contract? If yes, who:	Yes	No	

	SE	CTION VI - QUA	ALITY CONTROL	PROCEDURES (to	b be completed by all Applicants)		
1.	Who is resp	onsible for handl	ing insurance relat	ted matters:			
2.	Does the Ap	plicant have pol	icies and procedure	es in place to resp	ond to customer complaints?	Yes	No
3.	Does the Ap	plicant utilize an	escalation proced	ure to respond to c	customer complaints?	Yes	No
4.	Indicate whi	ch of the quality	control procedures	are in place. (sele	ct all that apply)		
	Alpha	Testing	·	Custo	mer Service via E-Mail		
	Beta ⊺	Festing		Forma	lized Training for New Hires		
	Busin	ess Continuity P	lan		ype Development		
		mer Screening F		Vendo	or Certification Process		
			a Toll-Free Numbe	er Writte	n Quality Control Guidelines		
		mer Service via		Other:			
5.	Does the Ap	plicant have a d	isaster recoverv/bu	usiness continuity p	blan?	Yes	No
		o they test it:	<b>,</b>	51			
6.			nt backup critical da	ata and systems?			
•		ickups		full backups	Daily/Weekly full/incremental ba	ackups	
7		files stored in a s				Yes	No
	Where:	Onsite	Offsite	Secondary b	packup hotsite		.10

## SECTION VII - SUBCONTRACTED WORK, USE OF SUPPLIERS AND OUTSOURCED MANUFACTURING (to be completed by all Applicants)

1.	Does the Applicant sub-contract any professional services or manufacturing to fulfill commitments to clients?	Yes	No
2.	If yes, what percentage does the Applicant subcontract: %		
3.	Does the Applicant utilize a standard sub-contractor agreement?	Yes	No
4.	Does the Applicant require evidence of General Liability from subcontractors?	Yes	No
5.	Does the Applicant require evidence of Errors & Omissions insurance from subcontractors?	Yes	No

### SECTION VIII - MEDIA (Complete only if applying for Media Liability)

	% of		% of
<b>Business Activities or Website Contents</b>	Receipts	Business Activities or Website Contents	Receipts
Advertising/Marketing for Others	%	Music or Sound Clips	%
Social Media Services	%	Sexually Explicit Material	%
File Sharing	%	Sweepstakes or Coupons	%
Interactive Gaming	%	Video Production	%
Movie/Commercial Production	%	Other (describe):	%
Website/ Social Media Content	%	Open Source	%
Content created by Applicant	%	Open Source Code originated by Applicant	%
Content supplied by Client	%	Open Source Code created by others and	%
Domain Name Registration	%	used by Applicant	

If the Applicant distributes computer systems with software included, are the appropriate license agreements supplied with each system?
 Does the Applicant produce original content as part of their business such as advertising

- ideas, content creation services, logo/brand development? N/A Yes No a. If yes, please describe:
  - b. If yes, does the Applicant utilize Generative AI in producing original content? N/A Yes No

N/A

3.	Does the Applicant provide social media content services or provide a social media platform for others to post content? N/A a. If yes, please describe:	Yes	No
4.	Does the Applicant offer comparisons of their product/service to competing products/		
_	services? N/A	Yes	No
5.	Does the Applicant have a procedure for reviewing all content that is disseminated via their		
	website?	Yes	No
6.	Does the Applicant's website, or any website managed by them, include chat rooms, bulletin		
	boards, or blogs?	Yes	No
	a. If yes, does the Applicant review and edit prior to posting?	Yes	No
	b. Does the Applicant have a formal procedure for removing controversial or infringing material?	Yes	No
7.	Has the Applicant received notification that any of their material or services infringe on the		
	intellectual property rights of others?	Yes	No
8.	Risk Management Procedures for all Media Activities		
	a. Does the Applicant employ an in-house counsel who specializes in intellectual property rights?	Yes	No
	b. Does the Applicant have written intellectual property clearance procedures?	Yes	No
	c. Does the Applicant acquire all necessary rights, licenses or consent to use of content?	Yes	No
	d. Does the Applicant require employees and contractors to sign a statement that they will not		
	use previous employers' or clients' intellectual property?	Yes	No
	e. Does the Applicant have agreements in place with contractors, working on their behalf,		110
	granting the Applicant ownership of all intellectual property developed for them?	Yes	No
	granting the Applicant exhlereinp of an intencedual property developed for them:	103	110

#### SECTION IX - INFORMATION SECURITY (Complete only if applying for Network Security & Privacy Liability Coverage, or if Applicant is responsible for non-public information on behalf of others.)

Please indicate which type of third party sensitive information resides in the Applicant's network: (Select all that apply) Credit card data only for the duration of a transaction then deleted

Credit card data only for the duration of a transaction then deleted Credit card data stored for future use (all but last four (4) digits masked) Credit card data stored for future use (un-masked card numbers or including track two (2) data) Private health information Sensitive or proprietary company information (including trade secrets) Bank Account or Financial Records Employee/HR Information Customer Login Information (usernames with unmasked passwords) Other personally identifiable financial information (*describe*):

Total number of individual Third Party Sensitive Information records above:

BAS	IC SECURITY		
1.	Does the Applicant have anti-virus deployed across their network with automatic updates?	Yes	No
2.	Does the Applicant have a firewall in place?	Yes	No
	If yes, is it configured to disallow inbound connections by default?	Yes	No
3.	Are critical software and network vulnerabilities patched within 30 days?	Yes	No
4.	Does the Applicant encrypt all data at rest, in-transit, and on all portable devices which store		
	personal data?	Yes	No
5.	Is the Applicant currently up to date with any relevant regulatory and industry framework such as:		
	Payment Card Industry (PCI), Portability & Accountability Ace (HIPPA), Gramm-Leach Bliley, CAN-		
	SPAM Act, or similar?	Yes	No

N/A

	ITIONAL SECURITY		
	Are access controls employed using the principle of least privilege?	Yes	No
2.	Is critical data backed up physically disconnected "offline" from the internet?	Yes	No
3.	Please confirm that the Applicant has NO open Remote Desktop Ports (RDP's).	Yes	No
4.	Does the Applicant require the use of multi-factor authentication (MFA) for:	Yes	No
	a. All remote access (including employees, vendors, and third parties)?	Yes	No
	b. Privileged users?	Yes	No
ADV	ANCED SECURITY		
1.	Does the Applicant utilize any next generation anti-virus or behavioural analysis including Endpoint		
	Detection and Response (EDR)?	Yes	No
	a. If yes, please state which product used (such as CrownStrike Falcon, SentinalOne):		
~	Any any law as the indianal in which in a surd as sight any indianalized to the law as 2	Vee	N
2.	Are employees trained in phishing and social engineering techniques?	Yes	No
S	How often?		
3.	Does the Applicant utilize email filtering tools such as: SPF (Sender Policy Framework),		
	DKIM (DomainKeys Identified Mail), DMARC (Domain-based Message Authentication, Reporting	Vaa	Na
	and Conformance)?	Yes	No
ADN	IINISTRATIVE SECURITY		
1.	Does the Applicant have a formal incident response plan?	Yes	No
2.	Does the Applicant have a formal process for approving and testing all external network		
۲.	connections through their firewall?	Yes	No
3.	Does the Applicant have a Chief Information Officer or Chief Information Security Officer or	100	
0.	equivalent management role responsible for IT Security and/or compliance?	Yes	No
4.		Yes	No
ч.	Were any found deficiencies corrected?	Yes	No
5.	Does the Applicant allow storage of non-public personal or commercial information on portable	103	110
0.	devices or media?	Yes	No
6.	Does the Applicant limit server and data center access to only authorized personnel?	Yes	No
	Is remote access for portable devices restricted to Virtual Private Networks (VPNs)?	Yes	
7.		res	No
8.	Does the Applicant have an established procedure for employee departure that includes an		
	inventoried recovery of all information assets, user accounts, and systems access assigned to the	Vaa	Na
0	individual?	Yes	No
	Does the Applicant have a written private policy?	Yes	No
10.	Does the Applicant outsource all payment processing to a PCI-DSS validated merchant or entity?	Yes	No
	a. What are the Applicant's estimated number of transactions in a 12-month period?	N/	
	b. Has the Applicant been PCI certified in the past 12 months?	Yes	No
11.			
	vendor, supplier, or customer information (such as: bank account, routing number, contact		
	information) via:	Yes	No
	Predetermined call-back number: Other control (describe):		
12.		Yes	No
	If yes, above what amount? \$		
13.	Provide the average daily dollar amount of wire transfers: \$		
14.	Does the Applicant have any single source providers of raw materials, products, or services (such		
	as: communications, hosting, managed services) which are critical to their business?	Yes	No
	a. If yes, please describe:		

b. If any of the above providers of raw materials, products, or services failed to deliver as agreed, how quickly would the Applicant be able to secure replacement services?

15.	Does the Applicant replace factory default settings to ensure information security systems are securely configured?	Always Sometimes Never
16.	Does the Applicant retain personally identifiable information only for as long as needed?	Always Sometimes Never
17.	Does the Applicant discard personally identifiable information when no longer needed by irreversibly erasing or destroying the data using a technique that leaves no residual data?	Always Sometimes Never
18.	Does the Applicant require third parties to whom they entrust personally identifiable information to contractually agree to protect such information using safeguards at least equivalent to their own?	Always Sometimes Never
19.	Does the Applicant's hiring process include conducting background checks on employees?	Always Sometimes Never

# SECTION X - HISTORICAL BUSINESS INFORMATION (to be completed by all Applicants)

1.	Does the Applicant have any account receivables for professional or technology service contracts that are more than ninety (90) days past due? If yes, attach details.	Yes	No
2.		Yes	No
3.		Yes Yes	No No

## SECTION XI - HISTORICAL CLAIMS & INVESTIGATORY INFORMATION (to be completed by all Applicants)

1.	Have any technology errors and omissions, media liability, or network security/ privacy injury claims been made during the past five (5) years against the Applicant? If yes, attach a detailed summary, including the name of the claimant, the date the claim occurred, the date it was reported, the demand amount, whether the claim is open or closed, and the amount	Yes	No
2.	paid by both the insured and insurance. Does the Applicant's Chief Executive Office, Chairperson, Chief Financial Officer, President, or Risk Manager have knowledge, information of any circumstance, or aware of any incident or security breach that could give rise to a claim, breach incident, or extortion that would be covered by this policy? If yes, attach a detailed summary, including the name of the claimant or breach details, the date the claim or breach occurred, the date it was reported, the demand amount, and any other pertinent details.	Yes	No
3.	Has the Applicant received any complaints, claims, or been subject to litigation involving matters of privacy injury, intellectual property infringement, denial of service attacks, computer virus infections, theft or information, damage to third party networks or their customers' ability to rely on their network?	Yes	No
4.	If yes, attach details. Within the last five (5) years, has the Applicant been the subject of an investigation or action by any regulatory or administrative agency arising out of their business practices? If yes, attach details.	Yes	No

#### FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that they/them are an authorized representative of the Applicant and declares to the best of their knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company \* in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy. \*Company refers collectively to Philadelphia Indemnity Insurance Company

VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.

#### FRAUD NOTICE STATEMENTS

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 THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). (NOT APPLICABLE IN AL, AR, CA, CO, DC, FL, KS, KY, LA, ME, MD, NJ, NY, OH, OK, PA, RI, TN, VA, VT, WA AND WV).

**APPLICABLE IN AL, AR, LA, MD, RI AND WV:** ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND/OR CONFINEMENT IN PRISON (IN ALABAMA, MAY BE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF).

**APPLICABLE IN CALIFORNIA:** FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDLENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

**APPLICABLE IN 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 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.

**APPLICABLE IN 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.

**APPLICABLE IN FLORIDA** 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.

**APPLICABLE IN KANSAS:** AN ACT COMMITTED BY ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO.

**APPLICABLE IN KENTUCKY:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS 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.

**APPLICABLE IN MAINE:** 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.

**APPLICABLE IN 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.

**APPLICABLE IN 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.

**APPLICABLE IN OHIO**: 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.

**APPLICABLE IN 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.

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

**APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON:** 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.

**APPLICABLE IN VERMONT:** 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.

**APPLICABLE IN NEW YORK:** 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. THIS APPLIES TO AUTO INSURANCE.

NAME (PLEASE PRINT/TYPE)

TITLE (MUST BE SIGNED BY THE PRINCIPAL, PARTNER, OR OFFICER)

SIGNATURE

DATE

### SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER (If this is a Florida Risk, Producer means Florida Licensed Agent)

AGENCY

PRODUCER LICENSE NUMBER (If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)