COLONY SPECIALTY

GARAGE APPLICATION

BY COMPLETING THIS APPLICATION, THE APPLICANT IS APPLYING FOR COVERAGE A OR COLONY SPECIALTY INSURANCE COMPANY , AN AUTHORIZED SURPLUS LINES INS OR ARGONAUT MIDWEST INSURANCE COMPANY , A LICENSED INSURER.		
APPLICANT INFORMATION		
Policy Period Requested: From To		
Business Trade Name		
Mailing Address Ci	ty	
County State Zip Code	Phone	
Inspection Contact Person and Phone #		
Years this business entity has been <u>in operation*</u> : Years of Experie	ence in this field*: _	
*If less than three (3) years in business, explain in detail prior experience a Certification:	and any Specialize	ed Training or
Description of Operations:		
Business Entity: Individual Partnership Corporation LLC C		
GENERAL UNDERWRITING INFORMATION		
	Popoiro: ¢	
2. Please provide a breakdown of operations. Must total 100%. (*Additional	Repair	Sales
Private Passenger Autos (SUVs, Pick-ups and Vans)	Kepan %	Sales %
*Antique/Classic Autos	%	%
Autonomous Vehicle	%	%
*Boats	%	%
*Commercial Vehicles (Heavy Trucks and Trailers, Bus, Equipment)	%	%
*Emergency Vehicles	%	%
*Golf Carts	%	%
*Mobility Vehicles	%	%
*Motorcycle and Off-Road Vehicles	%	%
Parking Lots/Structures/Carousels – Self Parking	%	
*RVs (Motorhomes and Camping Trailers)	%	%
*Salvage - Private Passenger Autos (SUVs, Pick-ups and Vans)	%	%
*Salvage - Other Vehicle Types (Applies to location(s):	%	%
*Storage Facilities/Lots	%	
*Towing Operators	%	
Utility Trailers	%	%
*Valet Parking	%	
Other (describe):	%	%
Total	%	%

3. RATING EXPOSURE BASIS: List ALL Owners, Employees, Drivers, Household Members & 1099 Contractors that are not required to carry their own insurance.

THIS SECTION MUST BE FULLY COMPLETED, INCLUDING PEOPLE WHO DO NOT DRIVE.

Failure to report all persons throughout the policy term may result in coverage being denied or reduced.

	· · · ·		•							
Loc #	Name	Date of Birth	Driver License Number	State of ∟icense		Auto Use*	PAP in Place? Y/N	Violations & Accidents Past Three (3) Years	Full or Part Time	Status**
Attac	h Additional Employee Exte	ension if ad	ditional spa	ce is ne	eded. <u>I</u>	nclude	e all of th	ne information above	for each	person.
a.	Have all drivers had a valid If "No", provide explanat		r's license f	or at lea	ast 2 ye	ears?			🗌 Yes	🗌 No
b.	Do you use contract or occ If "Yes",	casional driv	vers not list	ed abov	ve?				🗌 Yes	🗌 No
	How many total contract or occasional drivers do you use annually (including any listed above)?									
	How many trips are made annually?									
* Auto Use: A = Covered auto furnished or available for regular personal use										
	B = Business Use <u>only</u> of covered autos C = Person to be excluded as a driver									
	atus:									
	 Active owners, partners or officers and their spouses Inactive owners, partners or officers Clerical Lot Person 									
3. I	nactive Spouses					8. C	ontract	Driver or Occasion		
	 Salespersons, General Managers, Service Managers Mechanic Mechanic Inactive member of owner's, partner's or officer's household) 									

10. Other: _

4. DEALERS or SERVICE WITH SCHEDULED AUTOS:

- **a.** Have all members of your household been disclosed on this application?
- b. Have all drivers who may operate your vehicles on a regular or infrequent basis, such as children away from home or in college, been listed on this application?
 If "Ne" to either, provide name(a) and erg(a) and driving information below.

If "No" to either, provide name(s) and age(s) and driving information below:

5.	Locations where you conduct Garage Operations (include Zip Code)	Mobile	Only
	1)		
	2)		
Γ	3)		
	4)		

6. Prior Carrier Information (Must be completed unless New Venture):

	Policy Year	Premium
Current Carrier		\$
Prior Carrier		\$
Prior Carrier		\$

7. Loss History for three (3) Years (Must be completed unless New Venture):

No Known Loss	ses 🗌 Losses Re	ported in last thirty-six (36) months (Attached loss runs or complete details below)
Date of Loss	Amount	Description of Loss
	\$	
	\$	
	\$	

8. In the past three (3) years, have you ever had insurance for this type of operation cancelled, declined or the policy renewal refused? (*Missouri Applicants - Do not answer this question*)
 If "Yes", explain:

🗌 Yes 🗌 No

9. Related Operations – Incidental to Garage Operations

Related Operations Class	Class Description	Rating Bas	sis
Auto Parts & Supplies	Uninstalled parts and accessory sales	Gross Receipts	\$
Car Wash – Self Service	Customers Drive Through or Spray Wash Bay	Flat Charge	\$
Concessionaires	Food & Drink Snack Bars, typically Auctions	Gross Receipts	\$
Gas Sales – Self Service	Customers pump the gas	Annual # Gallons Sold	
Grocery Stores	Mini-Mart in your garage location Is alcohol sold?	Gross Receipts	\$
Hotels & Motels	For beds & showers at a Truck Stop	Gross Receipts	\$
Lessor's Risk – Building or Premises	Located on same premises as your Garage Operations; (You are the Landlord)	Area in Square Feet	
LPG Sales	Incidental Sales	Annual # Gallons Sold	
Machine Shops	For machining work done for other garages	Payroll	\$
Manufacturing / Assembly	Describe operations in detail:	Flat Charge	\$
Metal Recycling	For recycling scrap or other metal – Not Auto	Gross Receipts	\$
Mobility Construction	Incidental ramps & other building adaptability	Gross Receipts	\$
Pressure/Power Washing	Incidental – driveways, sidewalks, etc.	Flat Charge	\$
Restaurants	Typically truck stops, auctions	Gross Receipts	\$
Stores	Sale of clothing, equipment and supplies	Gross Receipts	\$
Vacant Land	Owned by the Insured but not in use	# of Acres	
Welding - Offsite Repairs	Typically related to agriculture businesses	Flat Charge	\$

10. D	o any owners of this business have an owne	rship interest in or operate any oth	er businesses?	🗌 Yes 🗌 No		
	If "Yes":					
а.						
b.	Describe the operation of the business:					
C.	c. What is the relationship between the business indicated in question a) and the business we are being asked to insure?					
d.	Are there any shared employees between the	hese businesses?		🗌 Yes 🗌 No		
е.	Do you have insurance elsewhere for your of	other business(es)?		🗌 Yes 🗌 No		
11. D	o you rent any space at this location to anoth	ner business?		🗌 Yes 🗌 No		
	If "Yes":					
а.	What is the nature of that business?					
b.	Do renters carry their own insurance?			🗌 Yes 🗌 No		
12. A	re vehicles loaned to customers?			🗌 Yes 🗌 No		
_	If "Yes":					
a.	Is there a contract agreement?					
b.	Do you get a copy of the driver's license?	2				
С.	Do you verify that the customer has auto ins	surance?		🗌 Yes 🗌 No		
a.	What is the minimum age?					
13. A	re firearms kept on the premises?			🗌 Yes 🗌 No		
14. D	o you have any dogs on the premises?			🗌 Yes 🗌 No		
	If "Yes", are they kept in a pen and away fro	om customers during business hou	s?	 □ Yes □ No		
15. D		🗌 Yes 🗌 No				
	o you conduct towing operations? Yes", do you tow for hire?					
16. H	ow many Transporter or Repairer Plates (NC)T Dealer plates) do you have?				
				_		
b.	Provide plate numbers:					
	o you lease, rent or loan Dealer, Transporter			🗌 Yes 🗌 No		
18. D	o you lease or rent vehicles?			🗌 Yes 🗌 No		
a.	If "Yes", are the leasing or rental operations	covered elsewhere?		🗌 Yes 🗌 No		
	Provide carrier name, policy number and po					
10 \/	/hat is your lot security per location? Must b	a completed upless 100% Mebil				
	cation #1: \Box None \Box Fence & Gate \Box Po	•				
	cation #2: None Fence & Gate Po	-	, ,			
		-	· /			
	Location #3: None Fence & Gate Post & Cable In Building Other (describe)					
20. H	ow are keys secured? (check all that apply)					
		During Business Hours	When Lot or SI	hop is Closed		
	y Cabinet in Office					
	On Vehicle					
Ve	nicle Mounted Lockbox*					
Ta	ken Home					
Oth	ner (describe):					
*16.1		ana tha luana an dan iana na mana da fu	(l			

*If keys are stored in a vehicle mounted lockbox, are the keys or devices removed from the Yes No vehicles and stored inside after hours?

21. Do you park customer's vehicles on the street?	🗌 Yes 🗌 No
22. Do you ever store or display autos, owned or non-owned, at a different location or lot other than	
where you conduct Garage Operations? If "Yes", provide details of where and how often:	🗌 Yes 🗌 No
23. Racing Exposure (Must answer entire section)	
 Do you have an owned vehicle racing or exhibition exposure? If "Yes" is the vehicle titled to the Named Insured? 	☐ Yes ☐ No ☐ Yes ☐ No
b. Do you service any vehicles involved in racing or exhibition events? If "Yes",%	
If "Yes" provide details of work performed and location where work is performed	
c. Do you sponsor any racing related activities?	🗌 Yes 🗌 No
If "Yes", provide details :	
ALES QUESTIONS	
24. Do you have a dealer's license?	🗌 Yes 🗌 No
What state(s) are you licensed in?	0/
25. Breakdown of vehicle sales: Retail% *Wholesale% *Broker *Wholesale Dealer Questionnaire req	
26. Do you import or export vehicles?	Yes 🗌 No
If "Yes", describe:	
27. Do you operate an auction?	Yes No
If Yes", the Auction Questionnaire is required.	
28. Provide the total number of plates issued (or applied for if new venture) in association with your c	lealer's license:
Autos Motorcycles	
Boats Trailers	
29. Who drives or transports newly acquired vehicles to your lot? (check all that apply)	
Insured/Employees	
Transporter Do you obtain certificates of insurance for Transporters?	🗌 Yes 🗌 No
Contract Drivers: Minimum Age: Do you obtain MVRs for Contract Drivers?	
30. Are newly acquired autos driven over 300 road miles from point of purchase to your lot?	
(Over 50 miles if you are in KS, KY, NH, MD, ME or WV)	
If "Yes",	
a. How many trips per year?	
 b. How far one-way for longest trip? (road miles) 24. Demonstration of the sector s	
 Do you deliver vehicles to customers after the sale is complete? If "Yes", 	🗌 Yes 🗌 No
a. How many trips per year?	
b. How far one-way for longest trip? (road miles)	
c. Who drives the vehicles to the customer's destination?	
Insured/Employees Contract Drivers Transporter	

32.	How many vehicles do you sell per year?	
	a. What percentage is sold "sight unseen", using only the internet (customer does not come to the	lot)?%
	Provide website address if over 15%: <u>http://www</u> .	
	b. How many vehicles do you sell per year on consignment? (Attach Consignment Agree	ment if any)
33.	Do you sell salvage or total loss titled vehicles?	🗌 Yes 🗌 No
	a. If "Yes", do you repair salvage titled vehicles prior to sale?	🗌 Yes 🗌 No
	b. If "Yes", are repairs: Structural% Mechanical% Cosmetic	%
34.	How often do you take title and registration paperwork to the County Clerk's Office?	Weekly 🗌 Other
	If "Other" describe:	
35.	Do you offer Buy Here / Pay Here Options?	🗌 Yes 🗌 No
	If "Yes", do you transfer title to the buyer at the time of sale as lienholder?	🗌 Yes 🗌 No
36.	Do you repossess the vehicles you sell yourself?	🗌 Yes 🗌 No
37.	Do you always ride along on test drives?	🗌 Yes 🗌 No
38.	Do you verify the customer has a current driver's license in hand prior to test drives?	🗌 Yes 🗌 No
39.	Do you allow over-night or extended test drives?	🗌 Yes 🗌 No
40.	Do you use any owned autos to driver for a Rideshare Program (ex. Uber, Lyft)?	🗌 Yes 🗌 No

SERVICE QUESTIONS (N/A if only servicing vehicles held for sale)

41	What	percentage	of your	work is?	(Must total	100%)
41.	vvnat	percentage		WUIK 15 ((พนธ์เ เบเลเ	100/01

Airbags	%	Fiberglass	%	Sound / Alarm System	%
Alignment	%	Frame Straightening (indicate):	%	Suspension/Frame	%
Batteries	%	Lift Kits (See #46)	%	Tires (See #50)	
				New Tire Sales	%
Blade / Cutting Equip / Chippers	%	Muffler	%	Used Tire Sales	%
Omppers				Tire Service	%
Body (not fiberglass)	%	Oil & Lube	%	Trailer Hitches	%
Booting Operations (Complete Questionnaire)	%	Paint (See # 47)	%	Transmission	%
Brakes	%	Parking Carousel (See #48)	%	Tune Up	%
Breathalyzers/Ignition Interlock	%	Parking Lot/Structure (Self-Parking) (see #48)	%	Wash/Detail	%
Custom/Fabrication*	%	Performance Enhancement*	%	Welding Operations*	%
Driver Assist Technology*	%	Radiator	%	Other*	%
Engine Overhaul	%	Roadside Assistance	%		

*Describe:	
42. Do you outsource or subcontract any work?	🗌 Yes 🗌 No
If "Yes", are certificates of insurance are obtained?	🗌 Yes 🗌 No
Provide details of subcontracted work:	

44		ell gasoline?				🗌 Yes 🗌 No				
	lf "Yes", a. Is it:	Self-Service Full Ser	vice							
	b. How	many gallons do you sell anı	nually?							
45	Do you se If "Yes",	ell Liquefied Petroleum Gas (LPG)?			🗌 Yes 🗌 No				
		e storage tank protected by c	ollision barriers?			🗌 Yes 🗌 No				
	b. Are "No Smoking" signs posted?									
		nly qualified operators fill cus				🗌 Yes 🗌 No				
	d. How	many feet separate storage	tank from adjacent buildings	s & vehicles?						
46		all Lift Kits, do you lift over 6				🗌 Yes 🗌 No				
		<pre>percentage is: Body Lifts is your training and experier</pre>								
47	. If you pai	nt, do you have a spray pain	t booth/separate room?			🗌 Yes 🗌 No				
	• •	s booth/room well ventilated	•			🗌 Yes 🗌 No				
48	. If Parking	lot, structure or carousel, do	o you provide charging station	ons to your custome	ers?	🗌 Yes 🗌 No				
	lf "Yes", a	at which location(s)?								
49	. Do you dr	ive customers' vehicles for th	ne purpose of pick up and/o	r delivery?		🗌 Yes 🗌 No				
	If "Yes",									
		many times per week?								
	b. How	far from your shop?	miles							
50	. TIRES: I	f you sell, install or service	e Tires (other than Roadsi	de Assistance) co	mplete the fol	lowing section:				
	a. Do yo	ou sell, install or service racir	ng tires?			🗌 Yes 🗌 No				
	b. Do yo	ou sell, install or service Rec	ap / Retread Tires?			🗌 Yes 🗌 No				
		ou perform quality control to ened lug nuts and matched ti				🗌 Yes 🗌 No				
	TIRE SA	LES 🗌 I do not sell any	tires.							
	d. Do yo	ou sell new tires manufacture	ed more than three (3) years	s ago?		🗌 Yes 🗌 No				
		n selling less than a full set o			ear axle?	🗌 Yes 🗌 No				
		ou sell used tires manufactur th less than 4/32 of useable t				🗌 Yes 🗌 No				
		sell used tires, what method	•	·						
		RVICE I do not service	•							
		Performed (check all that ap				_ Comp Cutting				
	Πo	ther (describe):		· · · · · · · · · · · · · · · · · · ·						
CO	VERAGE	REQUESTED (MUST BE	COMPLETED IN ITS EN	TIRETY)						
		nit: \$, \$	aggreg	jate				
	🗌 Liab	ility Deductible: 3500	□ \$1,000 □ \$2,500							
	ledical Pag	yments Limit: \$	Premises	Only 🗌 Combin	ed					
	Saragekeej	pers (Non-Owned Autos) If	this coverage is chosen, ple	ease complete the f	ollowing chart:					
	Location #	Average # of Vehicles on Lot	Average Value per Vehicle	Maximum Value pe	er Vehicle T	otal Lot Limit				
	1		\$	\$						
	2		\$	\$						
	3		\$	\$						
	4		\$	\$						

Garagekeepers (Continued)

Per Vehicle Deductible: \$\$00 \$\$1,000 \$\$2,500 \$\$5,000 \$\$10,000 \$\$25,000 \$\$50,000

Garagekeepers (coverages selected by location):

1	Choose One for each locat	ion if coverage desired:	Check if coverage desired:	Coverage		
Location #	Specified Causes of Loss	Comprehensive	Collision	(Choose One)		
1				Legal Liability 🗌 Primary		
2				🗌 Legal Liability 🗌 Primary		
3				🗌 Legal Liability 🗌 Primary		
4				Legal Liability Primary		

Garagekeepers Wind/Hail/Flood Deductible Options (applies to Comprehensive Primary only):

Location #	Wind/Hail/Flood Exclusion applies to:			Wind/Hail/Flood Deductible		Wind/Hail/Flood Deductible applies to:		
Location #	Wind, Hail and Flood	Wind/Hail only	Flood Only	Per vehicle:	Aggregate:	Wind, Hail and Flood	Wind/Hail only	Flood Only
1				\$	\$			
2				\$	\$			
3				\$	\$			
4				\$	\$			

Garagekeepers Earthquake Restriction (applies to comprehensive primary only within building storage)

Location #	Earthquake per vehicle deductible:
1	\$
2	\$
3	\$
4	\$

Garagekeepers Theft/Vandalism/Mischief Deductible Options (applies to SCOL & Comprehensive Primary only):

Location #	Theft/VM Exclusion applies to:			Theft/VM Deductible		Theft/VM Deductible applies to:		
	Theft Only	Theft/VM	VM Only	Per vehicle:	Aggregate:	Theft Only	Theft/VM	VM Only
1				\$	\$			
2				\$	\$			
3				\$	\$			
4				\$	\$			

For On-Hook Coverage, see Auto Physical Damage Section below

Dealers Physical Damage If this coverage is chosen, please complete the following chart:

	Average # of Vehicles on Lot	0	Total Lot Limit
1		\$ \$	
2		\$ \$	
3		\$ \$	
4		\$ \$	

Dealers Physical Damage (Continued) (coverages selected by location):

Location #	Choose One for each locatio	Check if coverage desired:		
Location #	Specified Causes of Loss	Comprehensive	Collision	
1				
2				
3				
4				
	probanajya Dar Vahiala Dadua	tible		

SCOL/Comprehensive Per Vehicle Deductible:

□ \$500 □ \$1,000 □ \$2,500 □ \$5,000 □ \$10,000 □ \$25,000 □ \$50,000

Collision Per Vehicle Deductible (applies to all locations):

□ \$500 □ \$1,000 □ \$2,500 □ \$5,000 □ \$10,000 □ \$25,000 □ \$50,000

Dealers Physical Damage Wind/Hail/Flood Deductible Options (applies to SCOL and Comprehensive):

Lessting #	Wind/H	ail/Flood Ex applies to:		Wind/Hail/Flood Deductible		Wind/Hail/Flood Deductible applies to:			
Location #	Wind, Hail	Wind/Hail	Flood Only	Por vohielo:	v Venicie. Addredate.	Wind, Hail	Wind/Hail	Flood Only	
	and Flood	only	Flood Only	rei venicie.		and Flood	only	Flood Only	
1				\$	\$				
2				\$	\$				
3				\$	\$				
4				\$	\$				

Dealers Physical Damage Earthquake restriction (applies only with in building storage):

Location #	Earthquake per vehicle deductible:
1	\$
2	\$
3	\$
4	\$

Dealers Physical Damage Theft/Vandalism/Mischief Deductible Options (Applies to SCOL & Comprehensive):

Location #	Theft/VM Exclusion applies to:			Theft/VM Deductible		Theft/VM Deductible applies to:		
	Theft Only	Theft/VM	VM Only	Per vehicle:	Aggregate:	Theft Only	Theft/VM	VM Only
1				\$	\$			
2				\$	\$			
3				\$	\$			
4				\$	\$			
Type of ver	nicles: 🗌 N	ew 🗌	Used					
Interests C	overed: 🗌	Owner	Owner a	and Creditor	Consignment			
Loss Payee	e:							
Optional Cove	rages:							
•	-	ed & Relatio	onship					
	ad Form Pro							
🗌 Broa	adened Cov	erage – Gai	age					
		-	-	promise, Identity Th	neft Recovery)	Cyber Liability	y SERP	
Driv	e Other Car	Coverage (Number of i	individuals other the	an spouse:)		
		-		- select limit:	• •		000 🗌 \$30	0,000
				00				
]\$				
	ed Auto – Co	-						
	ver of Subro			_				
	ercraft Liabi	0						
						(1		
			•	ttach Garage Prope	•	Accord 140)		
∐ Stop	o Gap – Emp	ployers Liab	ility Covera	ge (ND, OH, WA ar	nd VVY only)			

Dealers and Scheduled Autos; Also Service risks but only where required by state law:

Personal Injury Protection (signed state form selecting or rejecting coverage is required)

Specifically Described Autos (use ACORD 127 for additional vehicles):

Are all the scheduled units registered and titled in the business name?	🗌 Yes 🗌 No
If "No", explain:	

Are any units listed below operated using a Dealer Plate? If "Yes", explain:

🗌 Yes 🗌 No

Are any units listed below operated as a shuttle? If "Yes", provide maximum passenger capacity:

Auto #	Year	Make/Model	VIN	Radius	GVW	Primary Driver	Usage (must = 100%)	
							Business	Personal
1								
2								
3								
4								
5								

Auto Physical Damage Section:

Auto #	Stated Amount	Comp or SCOL	COMP/SCOL Deductible	Collision	Collision Deductible	On-Hook	On-Hook Limit	Comp or SCOL (collision included)	On-Hook Deductible
1	\$	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	\$ ☐ Check to include Bailees	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500
2	\$	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	\$ ☐ Check to include Bailees	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500
3	\$	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	\$ ☐ Check to include Bailees	SCOL Comp	□ \$500 □ \$1,000 □ \$2,500
4	\$	□ SCOL □ Comp	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	\$ ☐ Check to include Bailees	SCOL Comp	□ \$500 □ \$1,000 □ \$2,500
5	\$	SCOL Comp	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	□ \$500 □ \$1,000 □ \$2,500 □ \$5,000	☐ Yes ☐ No	\$ ☐ Check to include Bailees	SCOL Comp	□ \$500 □ \$1,000 □ \$2,500

Optional Scheduled Auto Coverages:

Additional Interest for autos only:

Vehicle #	Names/Address:	Interest
1		Loss Payee
2		Loss Payee
3		Loss Payee

FRAUD STATEMENT/SIGNATURES

THE FRAUD STATEMENT APPLICABLE TO YOU APPEARS ON THE FOLLOWING PAGES OF THIS INSURANCE APPLICATION. PLEASE READ IT CAREFULLY AND SIGN YOUR APPLICATION.



FRAUD STATEMENT

(Not applicable in the states mentioned below where a specific warning applies.)

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, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

Alabama

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.

Arkansas, District of Columbia, Louisiana, Rhode Island, West Virginia

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant 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.

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.

Kansas

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 commits a fraudulent insurance act.

Kentucky

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

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 denial of insurance benefits.

Maryland

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.

New Jersey, 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.

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.

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.

Oregon

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

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.

Pennsylvania (Auto)

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.

Tennessee, Virginia, 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.

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.

New York (Auto)

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.

SIGNATURES

DO NOT SIGN UNTIL YOU HAVE READ THE CONTENTS OF THIS APPLICATION AND THE APPLICABLE FRAUD WARNING(S).

I have reviewed the contents of this application and with my signature, I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the Insurance Company.

APPLICANT/NAMED INSURED	
APPLICANT/NAMED INSURED SIGNATURE	DATE

Agent/Broker:

 Are you personally familiar with this Applicant's operations?
 Yes
 No

 Did your office control this risk in the past year?
 Yes
 No

AGENT'S OR BROKER'S NAME AND ADDRESS	TELEPHONE NUMBER	LICENSE NO.
AGENT'S OR BROKER'S SIGNATURE	DATE	