MULTIMEDIA LIABILITY COVERAGE

Application for Insurance

Submission of a completed application incurs no obligation to purchase or bind insurance. NOTE: All questions must be answered. All requested attachments much accompany application.

GENERAL INFORMATION -Ι.

First Named Insured (including DBAs): 1. NOTE: First Named Insured is responsible for premium payment, cancellation and changes – refer to specimen policy.

Street Address:

City, State, Zip Code: Telephone Number:

Are there other Named Insureds and/or subsidiaries, affiliates, branch offices or other related entity(ies) (including DBAs) for which 2. coverage is desired?
Yes
No If yes, please provide a list of entities for which coverage is desired.

All remaining questions on this application apply to all of the persons and entities described in Questions 1. and 2. above, collectively referred to as "Applicant".

- A. Date applicant was established: 3.
 - B. Geographic area in which applicant operates: Local Regional (multi-state) National International
- A. Is applicant wholly or partially owned by, affiliated with or controlled by any other entity(ies) not previously listed in Question 1. 4 or 2.? 🗌 Yes 🗌 No
 - B. Does applicant wholly or partially own, operate, manage or control any other businesses or entity(ies) not previously listed in Question 1. or 2.? Ves No

If 4.A. or 4.B. are answered yes, provide complete details:

Within the past five years has applicant: 5.

Α.	Changed name?	🗌 Yes 🗌 No
В.	Changed ownership structure?	🗌 Yes 🗌 No
C.	Purchased or acquired another entity?	🗌 Yes 🗌 No
D.	Merged or consolidated with another entity?	🗌 Yes 🗌 No

- Does applicant belong to any professional associations or trade groups? \Box Yes \Box No 6. If yes, please advise to which professional associations or trade groups the applicant belongs:
- 7 Describe media activities to be insured: (Attach company brochures, advertising materials or any applicable website addresses, etc. that describe the activities to be insured.)

II. MEDIA ACTIVITIES (COMPLETE APPLICABLE SECTIONS ONLY) -

ADVERTISING: 8.

Coverage for advertising by you or performed by others on your behalf.

- A. List advertising agency(ies) used:
- B. Please check the appropriate box for each of the following:
 - Does applicant operate an in-house advertising agency? 1)
 - 2) Does applicant engage in comparative advertising?
 - Are written hold harmless or indemnity agreements required from advertising agencies? 3)
 - 4) Are advertising agencies and the media required to provide evidence of insurance as respects such hold harmless or indemnity agreements?
 - 5) If employees make creative contributions to advertising, are written releases obtained from them?
 - Has applicant been cited by any regulatory agency for violations arising out of Its advertising activities? 6) If yes, please explain:

🗌 Yes	🗌 No
🗌 Yes	🗌 No
🗌 Yes	🗌 No
🗌 Yes	🗌 No

□ Yes □ No

🗌 Yes 🗌 No

C. Provide the approximate percentage of advertising expenditures in the following media:

Radio	%	Magazines	%
Television	%	Catalog/mail order	%
Newspapers	%	Internet	%
Other	%		
(specify)			

- D. Annual revenue from all business activities: \$
- E. Annual advertising expenditures: \$

9. ADVERTISING AGENCY:

- A. List major clients and description of their business:
- B. Do any of applicant's clients produce or manufacture: 🗌 Tobacco 🗌 Firearms 🗌 Alcoholic beverages 🗌 Pharmaceuticals
- C. Provide the approximate percentage of gross revenues estimated for the coming year for the following activities:

Public relations	%	Mail order or catalog sales	%
Printing	%	Broadcasting	%
Production of films, radio or television programs	%	Package/display/product design	%
Production of commercials	%	Music service	%
Promotions/sweepstakes	%	Market research	%
Web site design	%	Media buying	%
Other:		TOTAL	100%
Please provide details:			

D. Has applicant been cited by any regulatory agency for violations arising out of advertising activities? If yes, please explain:

E.	Is applicant a	"full service"	advertising	agency?	🗌 Yes	🗌 No
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If no, state area of specialization:

F.	Does applicant obtain written releases with respect to creative material or talent from	n the following:
	Employees?	🗌 Yes 🗌 No
	Models?	🗌 Yes 🗌 No
	Free-lance photographers, writers, composers, artists, musicians?	🗌 Yes 🗌 No
	Non-professional persons appearing in commercials or advertisements?	🗌 Yes 🗌 No

- G. Does applicant's contract always provide for client approval? Attach a specimen copy of client contracts.
- H. Does applicant develop product names?
- I. Does applicant develop package design?
- J. Does applicant develop display design?
- K. Does applicant perform trademark searches?If yes, describe procedures:
- L. Number of trademarks developed per year:
- M. Performs market research?N. Engages in product testing?
- O. Develops new products for clients?
- P. Provides printing services or assumes liability for printing?
- Q. Develops promotions, sweepstakes, contests or games for clients?
 If yes, provide complete details:

R. Gross capitalized billings* and/or fees: Current Fiscal Year: \$

Estimated Next Fiscal Year: \$

∏Yes ∏No

□ Yes □ No

□ Yes □ No

☐ Yes ☐ No □ Yes □ No

🗌 Yes 🗌 No

□ Yes □ No

□ Yes □ No □ Yes □ No

□ Yes □ No

"GROSS CAPITALIZED BILLINGS" means all agency fees and all of the pass through costs that an agency collects from clients and in turn uses to buy media time, pay models, producers and any other actual costs that are incurred in making the work. In summary, Gross Capitalized Billings are the total amount of income that an agency brings in even though the agency turns around and passes most of it through to other vendors.

10. AUTHORS OF BOOKS – BOOK, PLAY, JOURNAL OR ARTICLE:

A.	Title	e of work to be insured:			
В.	Synopsis of publication:				
C.	Scheduled or original date of publication:				
D.	Тур	be of work: (check appropriate box)			
		Fiction/Drama Poetry Current Autobiography Historical/Biographical Technical Religious Investigative Reporting/Exposé Social/Political Commentary How-to-do-it Other (specify) -			
E.		mber of copies (including reprints) to be printed/distributed during the proposed policy term (if none, state so): rdback: Paperback:			
F.		vance paid by publisher: \$			
G.	lf w	vork is non-fiction or fiction incorporating living persons or events, have sources of information and material facts been cumented? Yes No If no, please explain in detail:			
H.	Hav	ve written releases been obtained from persons or organizations:			
	2) 3)	Appearing in photographs or artistic representations? Yes No Contributing material to the work? Yes No Quoted or paraphrased? Yes No o, explain in detail: Yes No			
I.		me, address and telephone number of publisher:			
ı. J.		I "work" be self-published? Yes No			
0.		es, how will work be distributed?			
K.	pro	me, address and phone number of law firm consulted with respect to media law issues, including content review, editorial cedures and complaint handling: ars of experience in media law:			
L.	1)	Will the work be serialized or published in a condensed version during the proposed policy term? Yes No If yes, specify publication(s) and attach a copy of contract(s) with the publisher(s):			
	2)	Estimated revenues: \$			
	3)	Will a revised edition of the work be published or distributed during the proposed policy term? Yes No			
	4)	If yes, complete Question M. Attach copy of the revised work and a brief outline of revisions from the original work. Describe any related materials or activities contemplated in conjunction with the work (i.e., tapes, cassettes, audio-visual aids, movie rights, advertising/promotional activities, etc.):			
M.	Nur	mber of copies to be printed/distributed in: Hardback: Paperback:			
		PUBLISHING:			
А.	тур	bes of books published: (please provide approximate percentage for each of the following categories) % Textbooks % "Managed textbooks" % Children's			
B.	For	/% Invariaged textbooks % Children's % How-to-do-it % Technical % History, biography % Current biography, autobiography % Religious % Investigative reporting, exposé % Social, political commentary % Classics % Celebrity % Fiction % Poetry % Other (specify) % current fiscal year, specify number of: Original titles Reprints			
12. BI	ROAD	DCASTING:			
Loc Firs Rac Adv	st Air I dio Hi	(City & State): Percentage Simulcast:			

13. CABLE TV OPERATORS:

- A. Name of Cable System: _____ Location (City & State): Number of Subscribers:
- B. Market classification:
- C. Does system originate any programming?

If yes, please provide the following information:

Type:

Number of hours per week:

Gross receipts derived from syndication:

14. CYBERLIABILITY - WEBSITE AND OTHER INTERNET ACTIVITIES:

- A. Provide a schedule of all website addresses for which coverage is desired (hereinafter "your websites"):
- B. What are the gross revenues and percentage of activity derived from the operation of your website(s) and/or other cyber activities?

	WEBSITE/CYBER ACTIVITY			REVENUE (and/or Budget for non-profits) Current Fiscal Year	(and/ ne	EVENUE for Budget for on-profits) I Next Fiscal Year
	Website Owners (content only, no services) Website Owners (content & services) Describe services:	%	\$ \$		\$ \$	
	Web Hosting	%	\$		\$	
	Co-location Services	%	\$		\$	
	E-commerce	%	\$		\$	
	Auction Sites Website Developers	% %	\$		\$ \$	
	Search Engine	%	Ψ		\$ \$	
	Other (describe below)	%	\$		\$	
	TOTAL CYBER REVENUE:		\$		\$	
W	BSITE CONTENT, FEATURES AND INTERACTIVE	COMPONE	NTS			
C.	Do any of your websites contain any of the following:	:				
	Adult-oriented content Streaming music or video Medical records or information pertaining to specific in Medical or legal advice or services Financial transactions Dating services	ndividuals		Yes □ No Yes □ No		
D.	Describe the primary purpose(s) of each of your web	sites:				
E.	Advise percentage of the following:					
	Original content created by applicant: Original content created by third parties for applicant: Content furnished by third parties to applicant via a lic agreement: Previously published, released or archived content that				% % %	
_	retrievable through the website(s):					
F.		-			1	
	If yes, does applicant obtain permission to link to tho					
G.	Do any of your websites "deep link" to other websites	s not owned	by th	e applicant? 🗌 Yes 🗌	No	
Η.	Do any of your websites "frame" other websites not o	owned by the	e appl	icant? 🗌 Yes 🗌 No		
I.	Do you provide any professional services to custome	ers via any o	of you	websites? 🗌 Yes 🔲 I	No	
	If yes, identify the services provided and the safegua	rds utilized	to pre	vent errors or omissions		

PRIVACY- INFORMATION GATHERING AND SHARING

- J. Do you collect personally identifiable material regarding visitors to your websites? If yes, do you sell or otherwise distribute this material to third parties? Yes No
- K. Do all of your websites contain a privacy policy? ☐ Yes ☐ No If no, please elaborate:
- L. Does your privacy policy contain information, which enables visitors to understand the website's practices concerning (check all that apply):

collection of user-specific information from site visitors if user-specific information is shared, sold or given to third parties obtaining permission from users regarding the collection and sharing of user-specific information details on the type of information collected details on how the information will be used opt-in or opt-out feature – specify which:

SECURITY

- M. Describe the security measures used to prevent unauthorized access to:
 - 1) your websites:
 - 2) your premises and facilities:
 - 3) your computer systems/servers in custody of others:
 - 4) your computer systems/services located on your premises:
- N. Describe the security measures used to protect the confidentiality and integrity of data:
- O. Advise the technology you use for:
 - 1) Encryption -
 - 2) Authentication -
 - 3) Anti-virus -
- P. Are security audits performed?
 Yes No

If so, please advise:

- 1) who performs the audits?
- 2) how frequently are audits performed?
- 3) what actions are taken to correct unfavorable results?
- Q. Do you have a formal documented security policy?

If so, do you document the fact that all of your employees have read and understand the policy? Please attach a copy of your security policy.

R. In the last two (2) years, have you experienced any security breaches to your websites, your computer systems or your premises?
Yes No

If yes, please identify the corrective steps taken:

RISK MANAGEMENT

S. Do you utilize in-house or outside counsel to review website content prior to posting? \Box Yes \Box No

If yes, please identify such counsel:

What, if any, additional safeguards do you use to avoid claims arising out of online content including defamation, invasion of privacy, intellectual property infringement (copyright and trademark) and errors & omissions?

- T. What steps are taken to ensure that the domain names of your websites do not infringe upon the intellectual property rights of others?
- U. Do your websites comply with the Children's Online Privacy Protection Act (COPPA)?
- V. Describe your "take-down" policy for complaints received concerning defamation, copyright or trademark infringement or other disputes.
- W. Do you pay fees to licensing organizations such as ASCAP, SESAC, BMI or other organizations with respect to music and/or other content on your websites?
 Yes No

- X. With respect to matter furnished by third parties to the applicant, does applicant:
 - 1) obtain rights to use such matter via a license agreement or other contractual agreement?
 Yes No
 - 2) require an indemnification from third parties regarding claims arising from the matter they supply? 🗌 Yes 🗌 No

Number of weeks:

3) require that the indemnification be backed by an insurance policy? \Box Yes \Box No

15. FILM & PROGRAM PRODUCTION:

A. Describe types of productions to be insured or title(s) of productions to be insured:

Based on: Book Screenplay Original material Other (specify)

- B. Anticipated air date:
- C. Form of production:
- (check appropriate description)
 - Motion picture for theatrical release
 - Motion picture for television/cable TV release
 - Motion picture "straight to video" release
 - Television pilot or special
 - Television musical/variety/comedy
 - Television drama
 - Television series Number of episodes: Television "mini-series"
 - Radio program Number of programs each week:
 - Theatrical stage presentation
 - DICE (describe)
 - Other (describe)
- D. Source of production:
 - Entirely fictional
 - Based on actual facts or events
 - Combination of fact and fiction
 - Based on another work - If so, please specify: Other (fully describe)
- E. Program or running time of production:
- F. Intended territory or distribution of production:
- G. Have all licenses and consents been obtained
 - 1) From copyright owners? ☐ Yes ☐ No
 - 2) From "music owners"?
 Yes No
 - 3) From performers or persons appearing in the film? \Box Yes \Box No
 - 4) From writers and/or others? ☐ Yes ☐ No
- H. Have musical rights been obtained:
 - 1) Recording and synchronization rights?
 Yes
 No
 - 2) Performing rights?
 Yes No
- Will there be any merchandising related to the production?
 Yes No Ι.

If yes, and coverage is desired for this activity, please submit the following for review:

- 1) Anticipated gross annual revenues from merchandising:
- 2) Copies of contracts or license agreements with any distributors, suppliers, etc.
- 3) Brief description of the merchandising activities:
- Has a title report (title search and opinion) been obtained on each of the productions listed in Question 15.A. above? J. 🗌 Yes 🗌 No

If yes, please submit a copy of each title report for the Company's review. Please note that claims arising from the title of any scheduled production are not covered unless a title report is submitted to and approved by the Company and coverage is endorsed to the policy.

16. MAGAZINE PUBLISHING:

	A.	Name	Location (City & State)	Date First Published	Average Circulation	Frequency of Circulation	If 2 or more, % of duplication
	B.	Check primary circl International [Other – specify:	🗌 National 🔲 Rural 🔲 Su	ıburban 🗌 Metr	o 🗌 Regional	🗌 Campus 🔄 Co	ntrolled Circulation
17.	NE	WSPAPER PUBLIS	HING:			- ,	K 0
	A.	<u>Name</u>	Location (City & State)	Date First Published	Average <u>Circulation</u>	Frequency of <u>Circulation</u>	If 2 or more, <u>% of duplication</u>
	B.	Check primary circu	🗌 National 🔲 Rural 🔲 Su	ıburban 🗌 Metr	o 🗌 Regional	🗌 Campus 🔲 Co	ntrolled Circulation
18.	-	BLIC APPEARANC					
	B.	 Number of app Type of conter Format or desc PERSONAL APPE Number of app Type of conter Format or desc CONTRIBUTING T SUBJECT OR NAII Number of artiged What is applica ADVERTISEMENT 	cription of participation: ARANCES ON RADIO, TELE bearances per year: ht: cription of participation: TO ARTICLES, BOOKS OR O	EVISION, CABLE THER PUBLICAT Guest writer: H APPLICANT AF	TELEVISION OR TIONS AS A GUE Free-lanc PPEARS AS AN A	e writer:	E WRITER,
		Describe:				Boyonuo	Boyonuo
	F.	panel discussion				Revenue – Current Fiscal Year \$	Revenue – Next Fiscal Year \$
		3) Contributing to	on radio, television, cable telev articles, books or other public er, subject or named source			\$ \$	\$ \$
			n advertisements through any	medium as actor,	announcer,	\$	\$
		5) Other (specify))			\$	\$
19.	MIS	CELLANEOUS					
	Α.	Describe all other n	nedia for which coverage is so	ought:			
	В.		nting services performed for of] No		

If yes, describe types of material printed:

III. EDITORIAL AND OPERATING PROCEDURES -

20.	PUI	BLISHING:	Voo	No
	Α.	Are editors familiar with current libel law?	Yes	
	В.	Are letters-to-the-editor edited?		
	C.	Are written hold harmless or indemnity agreements executed with advertisers and advertising agencies?		
	D.	Does applicant engage in "investigative" reporting or exposés? If yes, describe methods for documenting sources of information:		
	E.	Are written releases obtained from persons appearing in photographs or from photo agencies?		
	F.	Do free-lance writers provide written warranties with respect to originality of content, libelous matter, and authenticity of sources?		
		If yes, please attach copy of warranty.		
	G.	Is a disclaimer issued with respect to technical information or advice?		
	Н.	Have the titles of all publications been cleared?		
	I.	Are unsolicited ideas, books, screenplays, articles or photographs accepted? If yes, please describe procedures for processing:		
	J.	Does applicant maintain written retraction or complaint procedure guidelines?		
21.	BR	DADCASTING:		
		Are news teams familiar with current libel law?		
	В.	Are written hold harmless or indemnity agreements executed with sponsors and advertising agencies with respect to the content of commercials?		
	C.	Do the news teams engage in "investigative reporting"?		
		If yes, provide description of methods for documenting sources of information.		
	D.	Are "action reporter" or similar consumer programs broadcast, telecast or produced?		
		If yes, provide a description of such programming and procedures utilized to verify accuracy of information.		
	E.	Do reporters participate in ride alongs with law enforcement, medical emergency services, or private investigators?		
		If yes, please provide description of activities and procedures.		
	F.	Are talk shows and interview programs pre-taped or prerecorded?		
	G.	Is a delay device used during "call-in", "hot-line" or other live audience participation programming over radio stations?		
	Н.	Do television news teams use "mini-cams" or hidden cameras?		
	I.	Does any station produce programming used by stations which applicant does not own or operate? If yes, provide details of programming provided to others:		
	J.	Are independent producers required to provide applicant with written hold harmless or indemnity agreements with respect to the programming they offer?		
		If yes, please attach a copy of agreement.		
	K.	Are independent producers required to provide evidence of insurance with respect to such hold harmless or Indemnity agreements?		
	L.	Does applicant pay licensing fees to ASCAP, SESAC, BMI or other music licensing society?		
22.	Α.	Please indicate what percentage of applicant's content is:		
		1) Original content created by applicant:%		
		 2) Original content created by others (non-employees) for applicant:% 2) Desciously sublished as explained as explain	4	0/
		3) Previously published, released or archived content to be republished, re-released or archived by application	ant: _	%

B. With regard to content referenced in 22.A.2) above, does applicant acquire from the author/content provider a written assignment of rights in the matter?
Yes No

Please provide a copy of applicant's standard contract used to accomplish the assignment of such rights to applicant.

C. With regard to content referenced in 22.A.3) above, do content providers agree, in writing, to hold applicant harmless for claims that might arise involving the ownership of rights in the content? \Box Yes \Box No

If yes, please provide a copy of a representative example of such an agreement applicant has received from such a content provider.

IV. LEGAL PROCEDURES –

- 23. A. Provide description of standard procedures for checking accuracy and originality of content:
 - B. Provide description of procedures for processing unsolicited ideas, books, screenplays, articles, photographs, etc.:
 - C. Does applicant have an in-house legal department?
 - If yes, name of General Counsel:
 - D. Name, address and phone number of law firm consulted with respect to media law issues, including content review, editorial procedures and complaint handling:

Years of experience in media law:

- E. Approximate percentage of all media for which applicant is indemnified by another party: _____%
- F. Does applicant require indemnitor to carry similar media or Errors and Omissions insurance?

V. CLAIM EXPERIENCE -

24. A. Have any claims, suits or proceedings been made during the past five years against the applicant or any of the applicant's predecessors in business, subsidiaries or affiliates or against any of their past or present partners, owners, officers or employees? □ Yes □ No

If yes, provide complete details. Include type of claims, gist of offending matter, name of claimant, amount of defense costs, judgment or settlement, status or final disposition of the claim.

B. Is the applicant aware of any actual or alleged fact, circumstance, situation or error or omission arising out of the activities described in this application that may reasonably be expected to result in a claim being made against the applicant or any of the person or entities described in 24.A. above? \Box Yes \Box No

If yes, please explain and provide details:

VI. FINANCIAL INFORMATION -

25.		REVENUE (and/or Budget for non-profits) Current Fiscal Year	REVENUE (and/or Budget for non-profits) Estimated Next Fiscal Year
	Advertising Agency	\$	\$
	Authors of Books	\$	\$
	Broadcasting	\$	\$
	Cable TV Operators	\$	\$
	Commercial Printing for Others	\$	\$
	Cyberliability – Websites and Internet	\$	\$
	Film and Program Production	\$	\$
	Magazine Publishing	\$	\$
	Newspaper Publishing	\$	\$
	Public Appearance	\$	\$
	Other -	\$	\$
	Total Media Revenue (Budget)	\$	\$
26.	Domestic and Foreign Revenue (and/or budget for non-profits)	1	
	United States	\$	
	Canada	\$	
	Other (specify)	\$	
	TOTAL	\$	

VII. OTHER INSURANCE -

27. A. During the past three years, has any similar insurance been issued to applicant?
Yes No If yes, complete the following:

Company Policy Number Limits Deductible Coverage Dates Premium

- B. Has any insurer declined, canceled or refused to renew any similar insurance issued to applicant? (Not applicable in Missouri.) ☐ Yes ☐ No If yes, give details:
- C. Does applicant's comprehensive general liability policy provide coverage for personal injury (libel, invasion of privacy) arising out of business operations? Yes No

VIII. PROPOSAL REQUIREMENTS -

 28. Policy limit required:
 \$_____

 Self-Insured Retention:
 \$_____

IX. REPRESENTATIONS -

By signing this application, the applicant agrees that:

- 1. The statements and answers furnished to the Company in this application and any attachments to it are accurate and complete;
- 2. The statements and answers furnished to the Company are representations the applicant makes to the Company on behalf of all persons and entities proposed for coverage;
- 3. Those representations are a material inducement to the Company to provide a proposal for insurance;
- 4. Any policy the Company issues will be issued in reliance upon those representations;
- 5. The applicant will report to the Company immediately, in writing, any material change to the applicant's operations, conditions or answers provided in this application that occur or are discovered between the date of this application and the effective date of any policy, if issued; and
- 6. The Company reserves the right, upon receipt of any such notice, to modify or withdraw any proposal for insurance the Company has offered.

WARNING

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 MAY BE PUNISHABLE BY FINES AND CONFINEMENT IN PRISON.

Name		Name	
	(please type or print)		(signature of Authorized Representative)
Title		Date	

To complete this application, please submit:

- Company brochures or advertising materials, etc.
- · Brochure or list of current book titles, films, programming, etc.
- Current audited financial statement, annual report and/or 10K, or complete operating budget if applicant is a nonprofit organization
- Copies of standard contracts with authors, free-lance writers, distributors, advertisers, actors, employees, etc.
- Copies of current periodical publications, brochures, newspapers, etc.
- Experience résumés if in business less than three years
- Standard client contract



Media/Professional Insurance a business unit of the Select Markets Division of AXIS Insurance Two Pershing Square, 2300 Main Street, Suite 800 Kansas City, Missouri 64108-2404 (816) 471-6118 TOLL FREE: 866-282-0565 Facsimile: (816) 471-6119 www.mediaprof.com submissions@mediaprof.com We Insure Free Speech Worldwide[®] Agent or Broker: Address, Zip Code: Telephone: Facsimile:

Email address:

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 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 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 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.

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 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.

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 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.