

# SelectOne+® Non-Profit Financial Institution Multi-Coverage Application

**Travelers Casualty and Surety Company of America** 

### **NOTICE**

ALL LIABILITY COVERAGE PARTS FOR WHICH APPLICATION IS MADE APPLY, SUBJECT TO THEIR TERMS, ONLY TO CLAIMS FIRST MADE OR DEEMED MADE AGAINST INSUREDS DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. THE LIMIT OF LIABILITY AVAILABLE TO PAY LOSSES WILL BE REDUCED BY THE AMOUNTS INCURRED AS DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION AMOUNT. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE IS SPECIFICALLY PROVIDED.

**Applicant** means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

		A. CC	OMMON SEC	CTION	
l.	GENERAL INFORMATION				
1.	Applicant Information:				
	Name of <b>Applicant</b> :				
	Street Address:				
	City, State, ZIP Code:				
	Year Applicant's business was estab	lished:			
	Description of <b>Applicant's</b> operations	:			
2.	Applicant's Standard Industrial Class	ification (SIC	) code, if kno	own (4-digit number):	
3.	Does the <b>Applicant</b> now have tax exe	empt status ui	nder the Uni	ted States Internal Revenue Code?	Yes ☐ No ☐
4.	Is there now, or has there been, any diff Yes, please attach an explanation.	lispute as to t	he <b>Applicar</b>	nt's tax exempt status?	Yes  No
II.	ORGANIZATION INFORMATION				
•	mphlets, newsletters, etc. (Not applicate List and describe all entities in which the Applicant has management control (0)	he <b>Applican</b> t	<b>t's</b> ownershi	p interest is 50% or greater or over w	hich the
	Name	% Owned	Year Started	Description of Operations	Entity Type*
		%			
		%			
*	Entity Type: FP=For-Profit (other the	%	in): ND-No	n Profit: GP-Gonoral Partnership:	
	LP=Limited Partnership				
То	enter more information, please attach a	a separate pa	age or an org	anization chart.	
2.	In the next 12 months (or during the p (or has the <b>Applicant</b> completed or be				
	a. Any actual or proposed merger, a	cquisition, or	divestiture?		Yes 🗌 No 🗌
	b. Any creation of a new business, s	ubsidiary, or	division?		Yes 🗌 No 🗌

c. Any registration for a public offering or a private placement of securities (stocks or bonds)? Yes \( \subseteq \) No									
	d. Any reorgania	zation or arrangem	ent with cred	itors under fe	deral or state law	Yes	□ No □		
	e. Any branch, I	Yes	□ No □						
		estions above were nt, arrangement, im						he essential	
III.	EMPLOYEE	INFORMATION							
1.	Total number of e	emplovees*:							
2.		employees* outside	the U.S.?						
3.	Total number of le								
4.		lowing chart provid	ding the num	ber of Full Ti	me and Part Tim	ne employee	s*, Volunteers	and natural	
	As of Date of		Pr	evious 12 M	onths	As of I	Date of Applic	ation	
	Full Time Employees	Part Time Employees	Full Tir Employ		Part Time Employees	Voluntee		pendent tractors	
<u> </u>	ull and northware	alvalia arta			-/				
	•	cluding leased, sea	isonai, and te	emporary emp	oloyees				
IV.		FORMATION							
1.	·	al statement prepar			. —				
	Internal	CPA Compil			eview	CPA Au		None	
2.		<b>nt</b> changed outside ach an explanation		he last 3 year	s?		N/A  Yes	∐ No ∐	
3.	the <b>Applicant's</b> s	auditors stated the systems of internal ach an explanation d management's re	controls?  and provide				N/A 🗌 Yes	□ No □	
4.		nt implemented all ch an explanation.	material reco	mmendations	s of the auditor?		N/A 🗌 Yes	☐ No ☐	
5.	financial stateme	ssued a "going cor nts during the past ach an explanation	3 years?	n for the <b>Appl</b>	icant's		N/A 🗌 Yes	□ No □	
٧.	CURRENT IN	NSURANCE INFO	RMATION/RI	EQUESTED I	<b>NSURANCE TER</b>	RMS			
LIA	ABILITY COVERA	GES							
	Requested Liability Coverage	Requested Coverage (A)	Requested Limit (B)	Requested Retention (C)	Coverage Currently Purchased (D)	Expiring Limit (E)	Expiring Retention (F)	Expiring Premium (G)	
	Non-Profit	Yes 🗌 No 🗌	\$	\$	Yes 🗌 No 🗌	\$	\$	\$	
	Organization Directors and Officers Liability	Requested Effective Date:		Current Insurer:			Date Coverage First Purchase		
	Employment	Yes 🗌 No 🗌	\$	\$	Yes 🗌 No 🗌	\$	\$	\$	
	Practices Liability	Requested Effective Date:		Current Insurer:			Date Coverage First Purchase		
	Fiduciary	Yes 🗌 No 🗌	\$	\$	Yes 🗌 No 🗌	\$	\$	\$	
	Liability	Requested Effective Date:		Current Insurer:			Date Coverage First Purchase		

1.	Po	icy Options:									
	a.	What is the <b>Applicant's</b> prefe	rence for	defense cov	erage?		Duty to Def	end [	Reimb	ursem	ient 🗌
	b.	What is the <b>Applicant's</b> prefe	rence for	Liability Cov	erage lim	its:	Individual Li	mits [	Sha	red Lir	nits 🗌
	C.							d	Ye	s 🗌	No 🗌
<ol> <li>Solely with respect to those Liability Coverage(s) currently purchased as indicated in Column (D) above which have been in place for less than 3 years, please answer the following question:</li> </ol>											
	any act Co	y person proposed for this insur- that reasonably could give rise verage(s) for which the <b>Applic</b>	ance awa to a clain ant is app	are of any fac n being mad	t, circum	stance, s	ituation, eve	nt or	Ye	s 🗌	No 🗌
<ul> <li>If Yes, please attach an explanation.</li> <li>With respect to Liability Coverage(s) not currently purchased as indicated in Column (D) above, please answer the following question:  Is the Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage(s) for which the Applicant is applying?  If Yes, please attach an explanation.</li> <li>With respect to the Liability Coverage(s) being applied for above, if the Requested Limit in Column (B) exceeds the Expiring Limit in Column (E), please answer the following question:  Solely with respect to any higher limits requested or that may ultimately be issued for the proposed insurance, is the Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim</li> </ul>											
Is the <b>Applicant</b> or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage(s) for which the <b>Applicant</b> is applying?  Yes  No								No 🗌			
4.											
	pro any aga	posed insurance, is the <b>Applic</b> fact, circumstance, situation, cainst them under the Liability Co	ant or any event or a overage for	y person pro ct that reaso	posed for nably cou	r this insu uld give ri	irance aware ise to a claim	of	Ye	s 🗌	No 🗌
not offi	affo cer	ord coverage for any claim arisof the <b>Applicant</b> had knowledg	sing from e prior to	any fact, circ the issuance	cumstand of the pi	ce, situati roposed p	on, event or policy, nor fo	act ab rany p	oout which a	any ex	cecutive
KIE	NA	P AND RANSOM AND IDENT	ITY FRAU	JD EXPENS	E REIMB	URSEME	ENT COVER	AGES			
	1. F	Requested Kidnap and Ranso Coverage	m	Effectiv Date	е	R	lequested Limit				
		Yes No No				\$			\$		
Exp	oirin	g insurer:				Expi	ring premium	n:	\$		
E			Effective Date			mit	_		Retenti	on	
		Yes  No		\$ 1,000 \$ 5,000		. ,		\$ 0 \$100	\$2	<u>2</u> 50	
Exp	oirin	g insurer:				Expi	ring premium	n:	\$		
VI.		LOSS INFORMATION									
LIA	BIL	ITY COVERAGES									
1.	in Column (A) above, is this coverage also requested for third party sexual harassment claims?  If Applicant is requesting third party sexual harassment coverage, but does not currently purchase such coverage, please answer Question 3 below.  Solely with respect to those Liability Coverage(s) currently purchased as indicated in Column (D) above which have been in place for less than 3 years, please answer the following question:  As of the date the Applicant first purchased the Liability Coverage(s), is the Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim being made against them under the Liability Coverage(s) for which the Applicant is applying?  If Yes, please attach an explanation.  With respect to Liability Coverage(s) not currently purchased as indicated in Column (D) above, please answer the following question:  She Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage(s) for which the Applicant is applying?  If Yes, please attach an explanation.  With respect to the Liability Coverage(s) being applied for above, if the Requested Limit in Column (B) exceeds the Expiring Limit in Column (B), please answer the following question:  Solely with respect to any higher limits requested or that may ultimately be issued for the proposed insurance, is the Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under the Liability Coverage for which the Applicant is applying?  Yes   No										

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	antitrust employn	or not insured, incluor fair trade law, conent -related matter lease complete the	ppyright or paten s?					creditors		s 🗌	No 🗌
	Date of Such Claim  To enter more KIDNAP AND  Has the Aincidents If Yes, ple Insurer:  In Does the or are indulf Yes, ple Insurer:  In Does the Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In Does the Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In Does the Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In REQUENTITY FROM It Is the Apulf Yes, ple Insurer:  In REQUENTITY FROM It IN INSURER:  In REPUBLIES FROM I	Nature of Claim		Amount Paid for Defense	Amount Sought or Paid for Damages		red by ance?	Proce	Corrective Procedures mplemented		rrent atus
				\$	\$	Yes 🗌	No 🗌				
Ļ				\$	\$	Yes 🗌	No 🗌				
		•	•	arate page to	tne Applicatio	on.					
	Has the incidents	Applicant incurred s during the past 3 y lease complete the	any crime or kio	dnap and rans	som related lo	osses or			Yes	s 🗌	No 🗌
10						tive Pro		-	irrent tatus		
		\$		0. 2000			<del></del>	Пристист	1100		iutuo
		\$									
То	enter mo	re information, plea	se attach a sepa	arate page to	the Application	on.					
IDE	NTITY F	RAUD EXPENSE F	REIMBURSEME	NT COVERA	<b>GE</b>						
3.	employe	Applicant experier e, customer or mer ease attach an exp	mber information		ta theft, data b	oreach, o	r loss of		Yes	3 □	No 🗌
		B. DI	IRECTORS AND	OFFICERS	LIABILITY C	OVERA	GE SECT	ION			
l.	ORG	SANIZATION INFO	RMATION								
1.	or are in	e <b>Applicant</b> have a debted to the organ lease attach an exp	nization?	profit from (e	xcept as sala	ried emp	loyees)		Yes		No 🗌
2.	What is	the source of fundir	ng?								
	a. Gen	eral Public:									%
	b. Gov	ernmental (e.g., Fe	deral, State, Loc	al):							%
	c. Othe	er (e.g., Grants, Uni	ited Way Fundin	g):							%
		e <b>Applicant</b> solicits ose contributions is						s?			<u>%</u>
3.		e <b>Applicant</b> engage lease attach an exp		of bonds?					Yes	s 🗌	No 🗌
4.		oplicant managed of lease attach an exp		by any third p	arty under co	ontract or	agreeme	ent?	Yes	s 🗌	No 🗌
5.	Does the	e Applicant current	tly carry General	y carry General Liability Insurance?							No 🗌
	Insurer:			-		Limit	of Liabilit	y: <u>\$</u>			
II.	REC	QUIRED ATTACHM	IENTS - DIREC	TORS AND (	OFFICERS LI	ABILITY		-			
As the	part of th	nis Application, plea , are made a part o r are obtained by th	ase submit the for f this Application to Company fron	ollowing docu n, whether such n any public s	uments (these	docume are phys	ents, and sically de	the rep livered	resentation to the Cor	ons ai mpan	nd facts y by the

Any brochures or publications of the **Applicant**

- Copy of organization plan and list of outside affiliations of Directors and Officers, if **Applicant** is a start up organization
- IRS Form 990

	C EMPLOYMENT PRACTICES LIABILITY COVERAGE SECTION								
C. EMPLOYMENT PRACTICES LIABILITY COVERAGE SECTION									
I.	EMPLOYEE INFORMATION								
1.		e following chart providing employee information for the <i>5 states or foreign countries</i> with the greatest pplicant employees (attach a separate sheet if necessary):  State or Foreign Country    Number of Employees							
	State or Foreign C	ountry		Number	of Employees				
2.						he previou	ıs 12		
	Leased	Tempo	orary	Seasonal		Union			
3.	Number of employees: a.	Compens	sated less than \$	50,000 annually:					
	b. 0	Compens	sated more than	\$100,000 annually:					
4.					eted				
	an audit regarding the payment of	f wages,	including equal p	ay and overtime pay?		Yes	No 🗌		
5.	What percentage of the Applicar	nt's empl	oyee base is:	Exempt: 9	6 Nonexempt:	·	%		
6.	completed an audit regarding the	classific	ation of individua			Yes 🗌	No 🗌		
7.	Complete the following chart prov	/iding em	ployee turnover t	igures for each of the last	3 years:				
	Number of Terminations		Year - 20	Year - 20	Y	ear - 20			
V	/oluntary								
In	nvoluntary (excluding layoffs/dowr	nsizing)							
L	.ayoffs/Downsizing								
8.	Within the past 24 months how m	any offic	ers have been in	voluntarily terminated or la	aid off?				
9.	Prior to employee terminations do	oes the A	pplicant consult	with:					
	a. Human Resources personne	l?				Yes 🗌	No 🗌		
	b. An attorney with experience i	n employ	ment law?			Yes 🗌	No 🗌		
10.	. a. Does the <b>Applicant</b> provide	severanc	e packages to te	rminated or laid off employ	yees?	Yes 🗌	No 🗌		
						Yes	No 🗌		
II.	HUMAN RESOURCES								
1.	a. Does the <b>Applicant</b> have a H	luman R	esources departr	nent?		Yes 🗌	No 🗌		
	b. Number of Human Resource	s employ	ees:						
2.	Are all prospective employees re	guired to	complete a unifo	rm employment application	n prior to hire?	Yes $\square$	No 🗆		

Yes No 🗌

No 🗌

Yes

Does the **Applicant** have an employee handbook that is distributed to all employees?

Are employees required to acknowledge, by signature, receipt of such employee handbook?

"Employment at Will" statement?	employee i	ianubook contain an		Yes [	☐ No ☐
6. Complete the following chart for guid	delines, poli	cies and procedures	related to the following	ng:	
Guidelines, Policies, Pr	ocedures	For	mal Written Policy	Employees Si Acknowledge	
Workplace Discrimination			Yes No No	Yes No	o 🗌
Sexual and Other Workplace Harassme	ent		Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Equal Employment Opportunity			Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
FMLA			Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Disabled Employees and Accommodati	ions		Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Retaliation			Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Reporting, Investigating and Resolving	Employee (	Complaints	Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Written Performance Appraisals/Review	vs		Yes 🗌 No 🗌	Yes 🗌 No	o 🗌
Hiring/Interviewing			Yes 🗌 No 🗌		
Discharge/Termination			Yes 🗌 No 🗌		
7. Are the <b>Applicant's</b> employment praperiodically reviewed by an attorney				Yes [	No
8. Does the <b>Applicant</b> have written pol dealing with the general public, custo				ı Yes [	No
9. Does the <b>Applicant</b> have written pol general public, customers, clients, ve harassment?				he Yes [	☐ No ☐
10. Does the <b>Applicant</b> conduct human for all individuals who handle human			s, policies and proced	ures Yes [	No
11. Does the <b>Applicant</b> conduct training and other workplace harassment?	for employ	ees on issues of disc	crimination and sexua	ıl Yes [	No
III. REQUIRED ATTACHMENTS -	<b>EMPLOYM</b>	ENT PRACTICES L	IABILITY		
As part of this Application, please submithey contain, are made a part of this Applicant or are obtained by the Compa	olication, wh	ether such documer	nts are physically deli		
Most recent annual financial statements	ent of the A	oplicant			
• If <b>Applicant</b> has 500 or more employ	yees, attach	n employee handboo	k		
• If <b>Applicant</b> has 1,000 or more empl	loyees, mos	st recent EEO-1 repo	ort		
<ul> <li>If Applicant layoffs are either 10% of Supplemental Application</li> </ul>	of the workfo	orce or more than 10	0 employees, comple	te the Downsizing	
D. F	IDUCIARY	LIABILITY COVERA	AGE SECTION		
I. PLAN DATA					
Premium to be paid by:			Employ	er: Trust o	r Plan:
·	L. C L.		Employ	ei. 🔲 IIUSUU	ı Fiail
2. Complete the chart for all plans for w	nich covera	age is requested:			
Full Plan Name	*Plan Type	Current Asset Value	Latest FYE Annual Contributions	Current # of Participants	**Plan Status
1	1	ι Ψ	ıΨ	i .	1

\$

\$

\$

Active (A) Frozen (F) Sold (S) Terminated (T) – Include date of termination

Defined Benefit (DB) Defined Contributions (DC) Self-Funded Welfare Benefit Plan (W) Other (O) – Attach explanation

List any additional plans on a separate attachment.

II.	PLAN UNDERWRITIN	G QUESTIONS					
1.		odically to assure there are no vestions or party-in-interest rululanation.			Yes 🗌	No	
2.	notification requirements ar	nd other provisions of ERISA or ployer real property in violation o	y, participation, vesting, blackou similar foreign law, or (b) hold of ERISA or in excess of ERISA		Yes 🗌	No	
3.	foreign agency; (b) had its by the IRS; (c) filed for an e	subject of an investigation by th tax exempt status withdrawn or exemption from a prohibited trannancial condition by an independenation.	threatened to be withdrawn isaction; or (d) received an		Yes 🗌	No	
4.	reportable to the PBGC; (b in accordance with ERISA's a cash balance plan or is a	nefit plan, has such plan (a) expension of the plan of the p	ry to be adequately funded (c) been converted into	N/A 🗌	Yes 🗌	No	
5.	in the reduction of benefits 12 months; or (b) been mer 2 years or is any such mer	ended within the last 12 months or are any such amendments a rged with another plan, terminal ger, termination or sale anticipa planation detailing the implement	nticipated within the next ted or sold within the past ted in the next 12 months?		Yes 🗌	No	
6.		or delinquent plan contributions default or classified as uncollec planation.			Yes 🗌	No	
7.	have final say over the dete healthcare plan sponsored	ttee or employer representative ermination of whether benefits v by the <b>Applicant</b> ? names of such plans in a separa	vill be paid under any		Yes 🗌	No	
8.		nutual fund, collective trust or si gement services from the <b>Appli</b> ople planation.			Yes 🗌	No	
9.	Please provide the name(s	) of firm(s) providing the following	ng services:				
	СРА	Attorney	Actuary	Invest	ment Adv	isor	
1							ļ

# III. REQUIRED ATTACHMENTS - FIDUCIARY LIABILITY

As part of this Application, please submit the following documents (these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the **Applicant** or are obtained by the Company from any public source, including the Internet):

- Most recent annual financial statement of the Applicant
- Plan financial statements for defined benefit plans and self insured welfare plans, if limit requested is greater than \$1,000,000
- Plan financial statements for each defined contribution plan, if limit requested is greater than \$5,000,000
- Most recent 5500 of all plans

	E. KIDNA	AP AND	RANSOM	COVI	ERAGE SECTION					
l.	ORGANIZATION INFORMATION									
1.	Are any operations to be insured involved beverages or pharmaceuticals (including If Yes, please attach an explanation.						Yes 🗌	No 🗌		
2.	2. Does the <b>Applicant</b> own or operate, or know of any persons for whom it seeks coverage under this insurance that will work or travel on any ships, vessels, tugs, barges or rigs?									
II.	FOREIGN EXPOSURE									
Ple	ase complete the following questions rega	arding f	oreign location	ons a	nd travel.					
1.										
	City and Country of Destination		# of Trips	S	# of Individuals	Average	Length of	Trips		
To	enter more information, please attach a se	enarate	nage to the	Δnnl	ication					
To enter more information, please attach a separate page to the Application.  2. Are there any permanent foreign locations of the <b>Applicant</b> ?  If Yes, please provide both the existing and anticipated foreign locations:  Yes \sum No										
	City and # of Type of Operation							,		
	Country Locations (i.e. Sales, Manufactu						Employ	ees		
То	enter more information, please attach a se	eparate	page to the	Appl	ication.					
3.	Are steps taken to ensure an Insured Per If Yes, please attach an explanation.	rson's s	safety when	trave	ling outside the United	States?	Yes 🗌	No 🗌		
4.	Are steps taken to ensure the safety of Ir outside of the United States?  If Yes, please attach an explanation.	nsured	Persons and	Prer	nises permanently loca	ted	Yes 🗌	No 🗌		
	F. IDENTITY FRAUD	EXPEN	ISE REIMBL	JRSE	MENT COVERAGE S	ECTION				
I.	ORGANIZATION INFORMATION									
1.	Does the <b>Applicant</b> maintain privacy poli	icies pe	ertaining to e	mplo	vee information?		Yes 🗌	No □		
2.	Does the <b>Applicant</b> have loss prevention potential information breach?	•	-				Yes 🗌	No 🗆		
II.	CONTACT INFORMATION									
	Contact Name:									
	Email:			Pho	ne:					
		G. CC	OMPENSATI	ON N	IOTICE					
	Important N									
	Important Notice Regarding Compensation Disclosure  For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html									

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

### H. FRAUD WARNINGS

## Attention: Insureds in Alabama, Arkansas, D.C., Maryland, New Mexico, and Rhode Island

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 confinement in prison.

### Attention: Insureds 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 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.

### Attention: Insureds 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.

# Attention: Insureds in Kentucky, New Jersey, New York, Ohio, and 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. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

# Attention: Insureds in Louisiana, Maine, 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.

## Attention: Insureds in Oregon

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 may be guilty of a crime and may be subject to fines and confinement in prison.

### Attention: Insureds in Puerto Rico

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

### I. SIGNATURE SECTION

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (PRESIDENT, CEO, EXECUTIVE DIRECTOR OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT DECLARES THAT TO THE BEST OF HIS/HER KNOWLEDGE AND BELIEF, AFTER REASONABLE INQUIRY, THE STATEMENTS SET FORTH IN THE ATTACHED TRAVELERS NEW BUSINESS OR RENEWAL APPLICATION FOR INSURANCE ARE TRUE AND COMPLETE AND MAY BE RELIED UPON BY TRAVELERS. IF THE INFORMATION IN ANY APPLICATION CHANGES PRIOR TO THE INCEPTION DATE OF THE POLICY, THE APPLICANT WILL NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY MODIFY OR WITHDRAW ANY OUTSTANDING QUOTATION. THE COMPANY IS AUTHORIZED TO MAKE INQUIRY IN CONNECTION WITH THIS APPLICATION.

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE COMPANY TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE, IN ALL STATES OTHER THAN NC AND UT, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE COMPANY WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

# Signature\* of Applicant's Authorized Representative (President, CEO or Executive Director) Title Date \*IF YOU ARE ELECTRONICALLY SUBMITTING THIS APPLICATION TO TRAVELERS, APPLY YOUR ELECTRONIC SIGNATURE TO THIS FORM BY CHECKING THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX BELOW. BY DOING SO, YOU HEREBY CONSENT AND AGREE THAT YOUR USE OF A KEY PAD, MOUSE, OR OTHER DEVICE TO CHECK THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX CONSTITUTES YOUR SIGNATURE, ACCEPTANCE, AND AGREEMENT AS IF ACTUALLY SIGNED BY YOU IN WRITING AND HAS THE SAME FORCE AND EFFECT AS A SIGNATURE AFFIXED BY HAND. AUTHORIZED REPRESENTATIVE'S ELECTRONIC SIGNATURE AND ACCEPTANCE J. PRODUCER INFORMATION (ONLY REQUIRED IN FLORIDA, IOWA, AND NEW HAMPSHIRE) Producer Signature Producer Signature Producer Name (Printed)

Agency Code

ELECTRONICALLY REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL.

Agency Name

License Number