

**ALL APPLICANTS (EXCEPT VIRGINIA):** BY COMPLETING THIS APPLICATION, THE APPLICANT IS APPLYING FOR COVERAGE WITH EITHER **COLONY INSURANCE COMPANY**, AN AUTHORIZED SURPLUS LINES INSURER OR **ARGONAUT INSURANCE COMPANY** OR **ARGONAUT MIDWEST INSURANCE COMPANY**, A LICENSED INSURER.

**VIRGINIA APPLICANTS:** BY COMPLETING THIS APPLICATION, THE APPLICANT IS APPLYING FOR COVERAGE WITH **COLONY SPECIALTY INSURANCE COMPANY**, AN AUTHORIZED SURPLUS LINES INSURER.

**APPLICANT INFORMATION**

Policy Period Requested: From \_\_\_\_\_ To \_\_\_\_\_

Business Trade Name \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_

County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone \_\_\_\_\_

Years this business entity has been **in operation**? \_\_\_\_\_

**If less than 3 years, explain in detail prior experience and any Specialized Training or Certification:**

Business Entity:  Individual  Partnership  Corporation  LLC

What is your **Website address**? <http://www.> \_\_\_\_\_

**GENERAL UNDERWRITING INFORMATION**

**1. Describe Your Operations**

**Dealer Operations:** (Gross Receipts \$ \_\_\_\_\_)

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Antique/Classic Auto (122005) | <input type="checkbox"/> Commercial Trailer (122001)    | <input type="checkbox"/> Non-Franchised Motorcycle (122742) |
| <input type="checkbox"/> Auction (122739)              | <input type="checkbox"/> Emergency Vehicle (122003)     | <input type="checkbox"/> RV (122009)                        |
| <input type="checkbox"/> Boat (122006)                 | <input type="checkbox"/> Equipment (122007)             | <input type="checkbox"/> Truck (122001)                     |
| <input type="checkbox"/> Car (122000)                  | <input type="checkbox"/> Franchised Motorcycle (122742) | <input type="checkbox"/> Wholesaler (122740)                |
| <input type="checkbox"/> Dealer w/Salvage (122113)     | <input type="checkbox"/> Mobility (122109)              |   |
| <input type="checkbox"/> Other _____                   |   |   |

**Service/Repair Operations:** (Gross Receipts \$ \_\_\_\_\_)

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Antique/Classic Auto (122015) | <input type="checkbox"/> Mobility (122108)   | <input type="checkbox"/> Parking Lots/Structures (122113) |
| <input type="checkbox"/> Boat (122016)                 | <input type="checkbox"/> Motorcycle (122748) | <input type="checkbox"/> Repossessors (122114)            |
| <input type="checkbox"/> Car (122100)                  | <input type="checkbox"/> RV (122010)         | <input type="checkbox"/> Storage Facilities/Lots (122102) |
| <input type="checkbox"/> Emergency Vehicle (122011)    | <input type="checkbox"/> Truck (122101)      | <input type="checkbox"/> Salvage Yards (122113)           |
| <input type="checkbox"/> Equipment (122017)            |  | <input type="checkbox"/> Tow Truck Operators (122104)     |
| <input type="checkbox"/> Other _____                   |  | <input type="checkbox"/> Valet (122103)                   |

**2. Describe total operations by percentage including type of vehicles you sell or service. (\*complete additional Questionnaire)**

- |   |   |
|---|---|
| <b>a.</b> Cars, sport utility, pickups, vans _____% | <b>g.</b> RV (Motorhome, Camping Trailer)* _____% |
| <b>b.</b> Commercial trucks & trailers* _____%      | <b>h.</b> Salvage (used) parts* _____%            |
| <b>c.</b> Construction & Farming Equipment* _____%  | <b>i.</b> Tow Truck Operators* _____%             |
| <b>d.</b> Emergency Vehicles & Equipment* _____%    | <b>j.</b> Valet* _____%                           |
| <b>e.</b> Motorcycle & Off-road vehicles* _____%    | <b>k.</b> Watercraft (including Jet Skis)* _____% |
| <b>f.</b> Other – describe: _____                   |   |

**3. Related Operations – Incidental to garage operations (Show gross receipts unless otherwise specified)**

- |  |  |
|--|--|
| <input type="checkbox"/> Automobile Parts & Supplies Stores \$ _____                   | <input type="checkbox"/> Grocery Stores – NOC \$ _____                         |
| <input type="checkbox"/> Stores – NOC (Clothing/Supplies) \$ _____                     | <input type="checkbox"/> Concessionaires – NOC \$ _____                        |
| <input type="checkbox"/> Gasoline Stations – Self Service - Gallons _____              | <input type="checkbox"/> LPG Sales \$ _____                                    |
| <input type="checkbox"/> Machine Shops - NOC \$ _____                                  | <input type="checkbox"/> Welding \$ _____                                      |
| <input type="checkbox"/> Mobility/Adaptability Ramp/Accessory \$ _____                 | <input type="checkbox"/> Car Washes – Self Service \$ _____                    |
| <input type="checkbox"/> Pressure/Power Washing \$ _____                               | <input type="checkbox"/> Building/Premises - Lessors Risk - Area sq feet _____ |
| <input type="checkbox"/> Vacant Land - # acres _____                                   |  |
| <input type="checkbox"/> Manufacturing/Assembly – describe operations in detail: _____ |  |

4. Locations where you conduct Garage Operations (include Zip Code)
- a) \_\_\_\_\_
  - b) \_\_\_\_\_
  - c) \_\_\_\_\_
  - d) \_\_\_\_\_

5. Do you have an ownership interest in or operate any other business?  Yes  No
- a) If "Yes", provide business name and physical address: \_\_\_\_\_
  - b) Describe the operation of the business: \_\_\_\_\_
  - c) What is the relationship between the business indicated in question a) and the business we are being asked to insure? \_\_\_\_\_

6. Do you rent any space at this location to another business?  Yes  No
- a) If "Yes", what is the nature of that business? \_\_\_\_\_
  - b) Do renters carry their own insurance?  Yes  No

7. Do you lease or rent vehicles or dealer tags?  Yes  No
- a) If "Yes", are the leasing or rental operations covered elsewhere?  Yes  No
  - b) Provide carrier name, policy number and policy dates? \_\_\_\_\_

8. Are autos loaned to customers?  Yes  No
- a) Is there a contract agreement?  Yes  No
  - b) Do you get a copy of the driver's license?  Yes  No
  - c) Do you verify that the customer has auto insurance?  Yes  No
  - d) What is the minimum age? \_\_\_\_\_

9. Are firearms kept on the premises?  Yes  No

10. Do you have any dogs on the premises?  Yes  No  
 If "Yes", are they kept in a pen and away from customers during business hours?  Yes  No

11. Do you tow for hire? (If "Yes", complete Tow Truck Questionnaire)  Yes  No

12. Do you drive customers' vehicles for the purpose of pick up and/or delivery?  Yes  No  
 If "Yes", how many times per week? \_\_\_\_\_ How far from your shop? \_\_\_\_\_ miles.

13. How many Transporter or Repairer Plates (**Non-Dealer**) do you have? \_\_\_\_\_  
 If any, how are they used? \_\_\_\_\_

14. What is your lot security:  None  Fence & Gate  Post & Cable  In Building  
 Other - Describe \_\_\_\_\_

15. Where are vehicle keys kept when the lot or shop is closed?  Key Cabinet  Taken Home  In/On the Vehicle

16. Do you park customer's vehicles on the street?  Yes  No

17. Prior Carrier Information (must be completed unless New Venture):

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

**18. Loss History for 3 Years (must be completed unless New Venture):**

No Known Losses     Losses Reported in Last 36 months (Attached loss runs or complete details below)

Date of Loss	Amount	Description of Loss

**DEALERS & SERVICE RATING EXPOSURE BASIS:** Must list ALL Owners, Employees and Drivers. (This must be fully completed. If you attach a separate employee list, include all of this information for each person listed.)

Name	Date of Birth	Driver License Number	State of License	CDL? Y/N	Furnished Auto? Y/N	Personal Auto Policy in force? Y/N	Violations & Accidents Past 3 Years	Full or Part Time	Job Title/Duties

Attach Additional Employee Extension if additional space is needed.

**20. DEALERS ONLY or SERVICE WITH SCHEDULED AUTOS:** List ALL Family members and non-family members (except customers) and indicate if they are furnished an auto for personal use or if they may be provided an auto for regular use, but not regularly furnished or if they have the opportunity to drive a scheduled auto?

Name	Date of Birth	Driver License Number	State of License	Will drive for or Work in business? Y/N	Furnished Auto? Y/N	Personal Auto Policy in force? Y/N	Violations & Accidents Past 3 Years	Relationship

**21. DEALERS ONLY or SERVICE WITH SCHEDULED AUTOS:**

Have all members of your household been disclosed on this application?  Yes  No  
If "No", please explain:

**22. DEALERS ONLY or SERVICE WITH SCHEDULED AUTOS:**

Have all drivers, such as children away from home or in college, who may operate your vehicles on a regular or infrequent basis, been listed on this application?  Yes  No

**23. In the past 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)**

Yes  No

If "Yes", explain:

**Sales Questions**

24. Do you have a dealer's license?  Yes  No  
 What state(s) are you licensed in? \_\_\_\_\_
25. What is the total number of plates issued in association with your dealer's license? \_\_\_\_\_  
 How many plates for each category: Autos \_\_\_\_\_ Boats \_\_\_\_\_ Motorcycles \_\_\_\_\_ Trailers \_\_\_\_\_
26. Who drives or transports vehicles to your lot?  Insured/Employees  Contract Drivers  Transporter
27. Do you drive newly acquired autos over 300 road miles (50 miles for KS, KY, NH, MD, ME or WV) from point of purchase to your lot?  Yes  No  
 If "Yes", how many trips per year? \_\_\_\_\_ How far one-way for longest trip? \_\_\_\_\_ (road miles)
28. Do you deliver vehicles to customers after the sale is complete?  Yes  No  
 If "Yes", how many trips per year? \_\_\_\_\_ How far one-way for longest trip? \_\_\_\_\_ (road miles)  
 Who drives the vehicles to the customer's destination?  Insured/Employees  Contract Drivers  Transporter
29. How many vehicles do you sell per year? \_\_\_\_\_  
 a) What percentage is sold "sight unseen" over the internet? \_\_\_\_\_ (Vehicle sale is not completed on the lot)  
 If over 15% of total vehicles sold, provide website address: <http://www>. \_\_\_\_\_  
 b) How many vehicles do you sell per year on consignment? \_\_\_\_\_ (Attach Consignment Agreement)  
 c) What % of these are salvage titled vehicles? \_\_\_\_\_
30. If you repair salvage titled vehicles prior to sale, are repairs: Structural \_\_\_\_% Mechanical \_\_\_\_% Cosmetic \_\_\_\_%
31. Do you repossess the vehicles you sell yourself?  Yes  No
32. Do you always ride along on test drives?  Yes  No  
 If "No", do you get a copy of the customer's drivers license and verify that they carry insurance?  Yes  No

**Service Questions**

33. What percentage of your work is? (Must total to 100%)  
 \_\_\_\_\_% Alignment \_\_\_\_\_% Lift Kit (See # 37) \_\_\_\_\_% Sound/Alarm System  
 \_\_\_\_\_% Batteries \_\_\_\_\_% Muffler \_\_\_\_\_% Suspension/Frame  
 \_\_\_\_\_% Body (not fiberglass) \_\_\_\_\_% Oil & Lube \_\_\_\_\_% Tires (See # 40)  
 \_\_\_\_\_% Brakes \_\_\_\_\_% Paint (See # 38) \_\_\_\_\_% Trailer Hitches  
 \_\_\_\_\_% Engine Overhaul \_\_\_\_\_% Radiator \_\_\_\_\_% Transmission  
 \_\_\_\_\_% Fiberglass \_\_\_\_\_% Roadside Assistance \_\_\_\_\_% Tune Up  
 \_\_\_\_\_% Frame Straightening \_\_\_\_\_% Wash/Detail  
 (device is  Laser  Digital  Optical  Mechanical)  
 \_\_\_\_\_% Custom/Fabrication - **Must Describe** \_\_\_\_\_  
 \_\_\_\_\_% Other - **Must Describe** \_\_\_\_\_  
 \_\_\_\_\_% Performance Enhancement - **Must Describe** \_\_\_\_\_
34. Are signs posted to keep customers out of the work area?  Yes  No
35. Do you sell gasoline?  Yes  No  
 If "Yes", a) Is it  Self-Service or  Full Service?  
 b) How many gallons do you sell annually? \_\_\_\_\_
36. Do you sell Liquefied Petroleum Gas (LPG)?  Yes  No  
 If "Yes", a) Is the storage tank protected by collision barriers?  Yes  No  
 b) Are "No Smoking" signs posted?  Yes  No  
 c) Do only qualified operators fill customer's tanks?  Yes  No  
 d) How many feet separate storage tank from adjacent buildings & vehicles? \_\_\_\_\_

- 37.** If you install Lift Kits, do you lift over 6"?  Yes  No  
 What percentage is: Body Lifts? \_\_\_\_\_% Suspension Lifts? \_\_\_\_\_%  
 What is your training and experience? \_\_\_\_\_
- 38.** If you paint, do you have a spray paint booth/separate room?  Yes  No  
 If "Yes", is booth/room well ventilated?  Yes  No
- 39.** Racing: **a)** Do you have an owned vehicle racing or exhibition exposure?  Yes  No  
**b)** Do you service any vehicles involved in racing or exhibition events?  Yes  No  
 If "Yes", \_\_\_\_\_%  
**c)** Do you sponsor any racing related activities?  Yes  No  
 If "Yes", provide details: \_\_\_\_\_
- 40.** If you sell or service Tires (other than Motorcycle or Roadside Assistance) complete the following section:
- a.** What percentage of Tires sold are:  
 New Tires \_\_\_\_\_% Used Tires \_\_\_\_\_% Recap Tires \_\_\_\_\_% (quantity, not gross receipts)
- b.** What percentage of your work is: Service only, no sales \_\_\_\_\_%  
 Describe \_\_\_\_\_
- c.** What percentage of your work is:  
 Specialty Tires \_\_\_\_\_% Off Road \_\_\_\_\_% Racing \_\_\_\_\_% Const/ Farm Equip \_\_\_\_\_%
- d.** Do you perform quality control to verify proper installation, tightened lugnuts and matched tire sizes?  Yes  No
- e.** Do you sell new tires manufactured more than 3 years ago?  Yes  No
- f.** For vehicles without dual axles, when selling less than 4 tires, are the newest always installed on the rear axle?  Yes  No
- g.** Do you sell used tires manufactured over 4 years ago, or with less than 4/32 of useable tread depth?  Yes  No
- h.** If you sell used tires, what method do you use to mark them? \_\_\_\_\_

**COVERAGE REQUESTED (MUST BE COMPLETED IN ITS ENTIRETY)**

- Garage Liability Limit:** \$ \_\_\_\_\_ each accident, \$ \_\_\_\_\_ aggregate  
 Liability Deductible:  N/A  \$500  \$1,000  \$2,500  
 **Medical Payments Limit:** \$ \_\_\_\_\_  Premises Only  Combined

**Garagekeepers** If this coverage is chosen, please complete the following chart:

Location #	Average # of Vehicles on Lot	Average Value per Vehicle	Maximum Limit per Vehicle	Total Lot Limit

- Legal Liability  Direct Primary (choose one)  
 Specified Causes of Loss (SCOL)  Comprehensive (choose one)  
 Deductible:  \$500  \$1,000  \$2,500  \$5,000  \$10,000  \$25,000  \$50,000  
 Collision  
 Deductible:  \$500  \$1,000  \$2,500  \$5,000  \$10,000  \$25,000  \$50,000  
 Wind/Hail/Flood Deductible \$ \_\_\_\_\_ per vehicle \$ \_\_\_\_\_ maximum deductible per occurrence  
 Applies to Location #: \_\_\_\_\_  
 Exclusions:  Wind/Hail  Flood  Wind/Hail/Flood Applies to Location #: \_\_\_\_\_  
 Theft  Mischief/Vandalism  Theft/Mischief/Vandalism Applies to Location #: \_\_\_\_\_  
 Earthquake per vehicle deductible:  \$1,000  \$2,500  \$5,000  \$10,000

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

Location #	Average # of Vehicles on Lot	Average Value per Vehicle	Maximum Limit per Vehicle	Total Lot Limit

- Specified Causes of Loss (SCOL)  Comprehensive (choose one)  
 Deductible:  \$500  \$1,000  \$2,500  \$5,000  \$10,000  \$25,000  \$50,000  
 Collision  
 Deductible:  \$500  \$1,000  \$2,500  \$5,000  \$10,000  \$25,000  \$50,000  
 Wind/Hail/Flood Deductible \$ \_\_\_\_\_ per vehicle \$ \_\_\_\_\_ maximum deductible per occurrence  
 Applies to Location #: \_\_\_\_\_  
 Exclusions:  Wind/Hail  Flood  Wind/Hail/Flood Applies to Location #: \_\_\_\_\_  
 Theft  Mischief/Vandalism  Theft/Mischief/Vandalism Applies to Location #: \_\_\_\_\_  
 Earthquake per vehicle deductible:  \$1,000  \$2,500  \$5,000  \$10,000  
 Type of vehicles:  New  Used Interests Covered:  Owner  Owner and Creditor  Consignment  
 Loss Payee \_\_\_\_\_

**Optional Coverages**

- Additional Insured & Relationship \_\_\_\_\_  
 Broad Form Products Liability  
 Broadened Coverage – Garage  
 Cyber Suite (Cyber Liability, Data Compromise, Identity Theft Recovery)  Cyber Liability SERP  
 Drive Other Car Coverage (Number of individuals other than spouse: \_\_\_\_\_)  
 Errors and Omissions for Auto Dealers  
 False Pretense  
 Fire Legal Liability \$50,000 or \$ \_\_\_\_\_  
 Hired Auto – Cost of Hire: \_\_\_\_\_  
 Waiver of Subrogation  
 Watercraft Liability  
 Commercial Property Coverage Part (attach Garage Property Questionnaire/Accord 140 and TRIA Notice - available on non-admitted policies only)

**AVAILABLE FOR DEALERS AND/OR SCHEDULED AUTOS ONLY**

- Personal Injury Protection \$ \_\_\_\_\_ (Signed State form selecting or rejecting coverage is required)
- Uninsured Motorist \$ \_\_\_\_\_ (Signed State form selecting or rejecting coverage is required)

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

Are the scheduled units registered and titled in the business name?  Yes  No

Auto No.	Year	Make/Model	V.I.N.	Radius	GVW	Primary Driver	Loss Payee
1							
2							
3							
4							
5							

Auto No.	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	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
2	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
3	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
4	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500
5	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	<input type="checkbox"/> SCOL <input type="checkbox"/> Comp	<input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500

Attach FRAUD STATEMENTS, FS-APP001, to this application of insurance.

**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 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.

<b>SIGNATURES</b>
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**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
WITNESS (IF APPLICABLE)	DATE

**Agent/Broker:**

Are you personally familiar with this Applicant's operations?  
Did your office control this risk in the past year?

Yes  No  
 Yes  No

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