



**COMPREHENSIVE PERSONAL LIABILITY APPLICATION**

Date: \_\_\_\_\_

<p><b>Producer's Name, Address and Phone Number</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p style="text-align: right;">CODE _____</p> <p><b>POLICY TERM</b> → _____</p> <p style="text-align: center;">Inception: (Mo, Day, Yr.)      Expiration: (Mo, Day, Yr.)</p>	<p><b>Applicant's Name and Mailing Address (include county &amp; ZIP)</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>NEW <input type="checkbox"/></p> <p>RENEWAL <input type="checkbox"/> PREVIOUS POLICY #: _____</p>
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<p><b>PREVIOUS ADDRESS (If less than 3 years)</b></p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><b>Location of property if different from above (include county &amp; ZIP)</b></p> <p>_____</p> <p>_____</p> <p>_____</p>
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<b>APPLICANT INFORMATION</b>				
Applicant's Occupation	Applicant's Employer Name	Yr. Employ	Marital Status	Date of Birth

Co-Applicant's Occupation	Co-Applicant's Employer Name	Yr. Employ	Marital Status	Date of Birth
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Location	Description	Square Feet
1.		
2.		
3.		

<p><b>COVERAGES/LIMITS OF LIABILITY (Each occurrence):</b></p> <p><input type="checkbox"/> \$100,000    <input type="checkbox"/> \$300,000    <input type="checkbox"/> \$500,000    <input type="checkbox"/> \$1,000,000</p>	<p><b>IDENTITY THEFT COVERAGE (\$25,000):</b></p> <p><input type="checkbox"/> YES                      <input type="checkbox"/> NO</p>	<p><b>MEDICAL PAYMENTS:</b></p> <p>\$1,000 <input type="checkbox"/>      \$2,000 <input type="checkbox"/></p> <p>\$5,000 <input type="checkbox"/></p>
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<b>RATING/UNDERWRITING</b>					
Yr built _____ (PICTURES OVER 10, INSPECTIONS OVER 20)	Structure Type	Usage Type	#Families	# Weeks Rented	# Apts
	<input type="checkbox"/> Dwelling <input type="checkbox"/> Townhouse <input type="checkbox"/> Apartment <input type="checkbox"/> Rowhouse <input type="checkbox"/> Condo <input type="checkbox"/> Co-Op	<input type="checkbox"/> Primary <input type="checkbox"/> Rental <input type="checkbox"/> Secondary <input type="checkbox"/> Seasonal	_____	_____	_____

<p><b>General Information</b></p> <p>Explain all "Yes" responses in remarks</p> <p>1. ANY BUSINESS CONDUCTED ON PREMISES (including day/child care)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>2. ANY FULL-TIME RESIDENCE EMPLOYEES? (No. of employee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. ANY OTHER EMPLOYEES- DESCRIBE? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>4. ANY FLOOD, BRUSH HAZARD, LANDSLIDE, ETC.? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. ANY OTHER RESIDENCE OWNED, OCCUPIED OR RENTED? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>General Information</b></p> <p>Explain all "Yes" responses in remarks</p> <p>6. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy #) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>7. ANY ANIMALS OWNED? (How many &amp; breed) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>8. ANY COVERAGE DECLINED, CANCELLED OR NONRENEWED DURING LAST 3 YEARS? (not applicable in DC, MO, OR OH) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>9. ANY POOLS OR SPAS AT ANY LOCATIONS? If yes, are they fenced? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>10. IS THE PROPERTY VACANT? EXPLAIN <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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PLEASE COMPLETE NEXT PAGE

<b>LOSS HISTORY:</b>	- ANY LOSSES DURING THE LAST 5 YEARS? <input type="checkbox"/> Yes <input type="checkbox"/> No	(IF YES, INDICATE BELOW)
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Date	Type	Description of Loss	Amount (\$)

PRIOR COVERAGE		
Prior Carrier	Prior Policy Number	Amount of Coverage

<b>REMARKS</b>	
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**Fraud Warnings**

Various state regulations require us to inform you of fraud warnings.

**To All Prospective Insureds:** 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties in many states.

**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 claiming 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.. (CO)

**District of Columbia**  
WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant. (DC)

**Florida**  
Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree. (FL)

**Hawaii**  
For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both. (HI)

**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. (KY)

**Louisiana**  
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. (LA)

**New Jersey**  
Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties

**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. (NM)

**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 \$5,000 and the stated value of the claim for each such violation.

**New York (Fire insurance applications):** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

**Ohio**

Any person who, with intent to defraud or knowing that he/she 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. (OH)

**Oklahoma**

**WARNING:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree. (OK)

**Pennsylvania**

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 (7) years and the payment of a fine of up to \$15,000.. (PA)

**Rhode Island**

**NOTICE:** Under Rhode Island law, there is a criminal penalty for failure to disclose a conviction of arson. In some states, 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act, which is a crime in many states.

**Tennessee**

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. (TN)

**Virginia**

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. (VA)

APPLICANT'S STATEMENT; I HAVE READ THE ABOVE APPLICATION AND DECLARE THAT TO THE BEST OF MY KNOWLEDGE AND BELIEVED ALL OF THE FOREGOING STATEMENTS ARE TRUE: (Kansas: This does not constitute a warranty.)

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: IN MAKING THIS APPLICATION FOR INSURANCE IT IS UNDERSTOOD THAT AS PART OF OUR UNDERWRITING PROCEDURE, AN INVESTIGATION CONSUMER REPORT MAY BE PREPARED WHEREBY INFORMATION IS OBTAINED THROUGH PERSONAL INTERVIEWS WITH YOUR NEIGHBORS, FRIENDS OR OTHERS WITH WHOM YOU ARE ACQUAINTED. THIS INQUIRY INCLUDES INFORMATION AS TO YOUR CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS AND MODE OR LIVING. IF AN INVESTIGATION IS MADE, YOU CAN BE ASSURED THAT IT WILL BE HANDLED IN THE STRICTEST OF CONFIDENCE. IF YOU WISH INFORMATION ON THE NATURE AND SCOPE OF THE CONSUMER REPORT WHICH MAY BE REQUESTED, ASK YOUR AGENT FOR THE ADDRESS OF THE COMPANY HANDLING YOUR ACCOUNT.

I ACKNOWLEDGE BY SIGNATURE TO THIS APPLICATION THAT IF I CHOOSE TO CANCEL MY POLICY, THE RETURN PREMIUM WILL BE CALCULATED ON A SHORT RATE BASIS (.90 X SHORT RATE).

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE (MM/DD/YY)

\_\_\_\_\_  
AGENT'S/BROKER'S SIGNATURE

**Scheduled Items (Cont.)**

<b>Locations:</b>		Description	Units/Acres	Yr Built	Type
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

**Trusts and Additional Insureds:**

	Full Trust Name/A.I. Full Name	Relation	Dated
1			
2			
3			
4			
5			

**Additional Notes:**