

Equine Farm & Ranch Application



Company Use Only

Customer No.	
Producer No	

(Note: This is not a Binder. Incomplete or unsigned applications will be returned for completion.)

Agency's Name and address (Include Zip Code)	Agency Phone #	()	-
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City	St	Zip	Producer #
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Transaction	<input type="checkbox"/> New Business	<input type="checkbox"/> Quote	<input type="checkbox"/> Issue	Effective Date	Quote Desired By
	Renewal of #			_____ to _____	

Agency Bill	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-/ Annual	<input type="checkbox"/> Quarterly	Choice/Direct Bill to Applicant	<input type="checkbox"/> Mortgagee	
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Applicant is	<input type="checkbox"/> Owner/Operator	<input type="checkbox"/> Absentee Owner	<input type="checkbox"/> Manager	Does Owner:	<input type="checkbox"/> Own Property	<input type="checkbox"/> Lease Property
	<input type="checkbox"/> LLC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation		<input type="checkbox"/> Other (explain)	

Applicant - Name and address (include County and Zip Code)

Applicant:

Applicant's Farm Business Name

Mailing Address

City	County	State	Zip
Applicant's Phone Number:	Website/www.	FEIN #	

Person to contact for inspection purposes:	Name:	Phone :
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IS THIS APPLICANT DIRECT TO YOUR AGENCY OR BROKERED?

General Underwriting Questions

- 1 How long has agent known applicant? _____ Provide the date when agent inspected premises: _____
- 2 Are horse operations your main source of income? Yes No If not, what is? _____
Are you engaged in any other business, profession or Trade? _____ If yes, describe. : _____
- 3 Describe your horse operations _____
- 4 How many years experience/in the business with horses? If none, any experience as Farm Mgr, etc. _____
- 5 What primary breed of horse do you work with? _____
- 6 Are there any farm/ranch operations other than horse? Yes No If yes, what? _____
- 7 Do you perform any custom farming operations? Yes No If yes, what are the receipts? _____
Describe the type of custom farming you do _____
- 8 Number of farm/ranch employees _____ Number of domestic employees _____
Is Worker's Compensation carried? Yes No If yes, Name of Company: _____
Policy Number: _____ Effective Date: _____ Expiration Date: _____
- 9 Are there any non-farm/ranch operations conducted on premise? Yes No
If yes, describe: _____
Name of insurance provider _____
Policy Number _____ Effective Date: _____ Expiration Date: _____
- 10 Is there a business or professional office (non-farm) in your dwelling or on your premises? Yes No
- 11 Do you own a non-farm residence in which you reside (I.e. vacation home)? Yes No
Do you have liability insurance for it? Yes No If yes, please provide insurance information:
Name of carrier: _____ Policy Number: _____ Policy Period: _____
- 12 Is the scheduled premises the only premises you own, rent or operate/maintain as a farm/ranch/residence? Yes No
If no, explain. _____
- 13 Do you own any (non-farm) rental dwelling(s)? Yes No Do you wish liability coverage for them? Yes No
- 14 Is any property leased to others? Yes No If yes, explain: _____
- 15 Do you judge shows? Yes No What are your annual receipts? _____

14 Open Range Area? Yes No Fences inspected and repaired regularly? Yes No

15 Is there a swimming pool on premise? Yes No If yes, at which location and structure? _____
 Does the pool(s) have a secure 4ft no climb fence with self latching lock on the inside? Yes No
 Is there a diving board? Yes No
 Is the pool used by anyone other the applicant? Yes No
 What is the depth of the pool? _____

17 Is the applicant involved in any of the following activities?

Dude Ranch	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Entertainment/Amusements involving farm animals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Pony Rides	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Hay/Carriage/Sleigh Rides	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Public Horse Rentals	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Polo/Horse Ball	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Therapeutic or Riding for the Handicapped	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Hunting or fishing on premises by other than owner and family	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Motorcycles, ATV's operated by other than applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Vaulting	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Explain any "Yes" answers: _____

18 Are dogs owned? Yes No How many? _____ Breed _____
 Any past aggressive behavior? (I.e. bites, etc.) _____
 Are dogs contained when customers are on premises? _____
 Are dogs allowed in barn/horse areas? If so, describe _____

19 Are independent contractors hired to perform any farming operations? Yes No
 Do you ask for proof of liability insurance (COI) Yes No
 Are you named as Additional Insured on the Independent's liability policy? Yes No
 What does the Independent do for you? _____

20 Is any part of the premises used or leased for organized recreational use? Yes No
 Type of use? _____

21 Does Applicant prepare and/or sell animal feed? Yes No
 If yes, explain. _____

22 Are the farm premises open to the public as roadside stands, "uPick," recreational, "rent a garden," auction, sales, show, food or beverage service, animal boarding, sale of Christmas trees, or any other uses? Yes No
 If yes, explain. _____

23 Are there any unusual hazards on the premises such as (but not limited to) dump pits, silage pits, sump holes, lakes reservoirs?
 Yes No Explain: _____

24 How is animal waste disposed of? _____

25 Is there an airstrip on the premise? Yes No How is it used and by whom? _____

26 Do you wish liability coverage for any owned watercraft? Yes No (if yes attach Acord Watercraft Application)

27 Do you wish liability coverage for any owned snowmobiles/ATVs/Golf Carts? Yes No
 Are any licensed for road use? Yes No Do you want off premises coverage? Yes No
 Make, Model VIN? _____ How are they used? _____
 IF ATV, how many wheels? _____ What is the value of each? _____
 Operator information (names, dates of birth, drivers license #). _____

29 Is there any land held for real estate development or speculation? Yes No
 If yes, provide details: _____

30 Are you a subsidiary of another company? Yes No If yes, explain _____

31 Do you serve on any Corporate or other Board for remuneration? Yes No Detail _____

32 Is there a home on your farm premises that is insured elsewhere? Yes No If yes, Carrier, Policy # & policy term: _____

5 YEAR PRIOR COVERAGE INFORMATION

Line	Policy Period	Carrier	Policy Number	Premium	Number of Claims
Property					
Liability					
Auto					
Umbrella					
Other					

5 Year Loss History

Enter all claims or occurrences for the prior five years. Attach hard copy loss runs.

Date	Description of Claim/Occurrence	Amount	Open/Closed

Has any policy been canceled? Non-renewed? Declined? (not applicable in MO)

Explain yes answers:

DWELLING COVERAGE FORM

Please use a separate coverage form for each location with dwellings to be insured.

Location 911 address		Street:								
City:		County:		State:		Zip:				
Deductible: \$500	\$1,000	\$2,500	Other							
Miles from Fire Department?		Name of Responding Fire Dept.								
Is there another water source(pool, lake, etc), if so, what and distance to dwelling?										
Location #	# of Acres	Main Dwelling				Other Dwelling				
Bldg # on Diagram										
Is this your primary residence	YES	NO					YES	NO		
Is this a secondary residence for you	YES	NO					YES	NO		
Is the dwelling within the city limits	YES	NO					YES	NO		
Protection Class										
Distance from Fire Hydrant										
Building Class refer to Countrywide Rules										
A. Dwelling Limit of Insurance		\$		\$						
B. Appurtenant Structures		\$		\$						
C. Household Contents		\$		\$						
D. Loss of Use		\$		\$						
Covered Cause of Loss	Basic	Broad		Basic		Broad				
	Special			Special						
		Special Dwlg/Broad Contents		Special Dwlg/Broad Contents						
Replacement Cost/Contents	YES	NO					YES	NO		
Loss Settlement Building *	RC	ACV	ERC					RC	ACV	ERC
Earthquake Coverage	YES	NO					YES	NO		
Who occupies the dwelling	Owner	Tenant		Owner		Tenant				
	Other	Caretaker/employee		Other		Caretaker/employee				
Occupancy Full Time or Part Time										
# of Families										
Year Built										
Square Feet										
Type of Construction										
Mobile or Modular Building										
Roof:	Age		Type							
Heat:	Type of Heat		Age							
Wood Stove, if yes need questionnaire	YES	NO					YES	NO		
Central Air Conditioning	YES	NO					YES	NO		
Smoke Alarm	YES	NO					YES	NO		
Burglar Alarm: (attach certificate)	Local	YES	NO					YES	NO	
	Central Station	YES	NO					YES	NO	
Fire Alarm (attach certificate)	Local	YES	NO					YES	NO	
	Central Station	YES	NO					YES	NO	
Lightning Rods	YES	NO					YES	NO		
Fire Extinguishers	YES	NO					YES	NO		
Sprinkler System/Certificate/Maint. Contract	YES	NO					YES	NO		
Renovation Update: Year of update needed for bldgs over 20 years	Wiring:	Year:	Heating:		Year:	Plumbing:		Year:		
	Roof:	Year:	Roof:		Year:					

Type of Construction: Frame, Masonry, Steel Frame, Pole, Mobile Home/Mobile Building. Type of Roof:

Asphalt/Fiberglass, Metal, Tile, Cedar. Loss Settlement: RC= Replacement Cost, ACV= Actual Cash

Value, ERC=Extended Replacement Cost (*requires Cost Estimator)

Click for Additional Dwelling Sheet

FARM STRUCTURES COVERAGE FORM

Please use a separate coverage form for additional farm structures & other locations.

Location 911 address		Street:					
City:		County:		State:		Zip:	
Deductible: \$500	\$1,000	\$2,500	Other				
Inflation Guard applies to all structures if elected.			4%	6%			
Miles from Fire Department?		Name of Responding Fire Dept.					
Is there another water source(pool, lake, etc), if so, what and distance to building?							
Location #	# of Acres	Description/Use				Description/Use	
Bldg # on Diagram							
What is the description/use of the building							
Protection Class							
Distance from Fire Hydrant							
Building Class refer to Countrywide Rules							
Are there living quarters in the barn		YES	NO				
Is there an office in the barn		YES	NO				
Limit of Insurance		\$			\$		
Covered Cause of Loss		Basic		Broad			
		Special				Special	
Loss Settlement Building:		RC	ACV				
Earthquake Coverage		YES	NO				
Year Built							
Square Feet							
Type of Construction							
Fabric covered building/Brand/Warranty							
Height/# of stories/# of open sides							
Roof: Age							
Type							
Heat: Location of Heat in bldg(office,etc)							
Type of Heat							
Age							
Wood Stove, if yes need questionnaire		YES	NO				
Smoke Alarm		YES	NO				
Burglar Alarm: Local		YES	NO				
(attach certificate) Central Station		YES	NO				
Fire Alarm Local		YES	NO				
(attach certificate) Central Station		YES	NO				
Lightning Rods		YES	NO				
Fire Extinguishers		YES	NO				
Sprinkler System/Certificate/Maint. Contract		YES	NO				
Hay storage less than 50 bales		YES	NO				
Is smoking prohibited and sign posted		YES	NO				
Renovation Update:		Wiring: _____ Year: _____		Wiring: _____ Year: _____			
Year of update needed for bldgs		Heating: _____ Year: _____		Heating: _____ Year: _____			
over 20 years		Plumbing: _____ Year: _____		Plumbing: _____ Year: _____			
		Roof: _____ Year: _____		Roof: _____ Year: _____			
Mobile building		YES	NO				
Is there any urethane insulation in building		YES	NO				
Are you insuring all buildings at all locations		YES	NO				

Type of Construction: Frame, Masonry, Steel Frame, Pole, Mobile Home/Mobile Building. Type of Roof: Asphalt/Fiberglass, Metal, Tile, Cedar. Loss Settlement: RC= Replacement Cost, ACV= Actual Cash Value

LIABILITY SECTION

Unless Specifically Endorsed Non-Owned Horses In Your Care, Custody or Control Are Not Covered For Injury or Death. Attach Care, Custody and Control Application if coverage is wanted.

Limits of Insurance - Occurrence/Aggregate (000)

\$100/200 [] \$300/\$600 [] \$500/\$1,000 [] \$1,000/\$2,000 []

Equine Underwriting and Safety Information:

- 1 Are you the primary manager of facility? Yes [] No []
If no, who is the manager: _____ Age: _____ Experience: _____
2 Is there 24 hour supervision of the facility? Yes [] No [] Explain Supervision: _____
3 Are emergency numbers clearly posted? Yes [] No []
4 Are Safety and Barn rules posted at the facility? Yes [] No [] Please provide a copy.
5 Are no smoking signs clearly posted? Yes [] No []
6 Are State Equine Liability signs clearly posted (if applicable)? Yes [] No [] N/A []
7 Do you participate in parades? Yes [] No [] If yes, please provide details: _____
8 Are Non-boarders using the facility? Yes [] No [] If yes, please explain: _____
9 Do any Associations, Pony Clubs, 4-H, Girl/Boy Scouts, etc use your facility? Yes [] No []
If yes, please explain: _____
10 Do you have all clients sign a hold harmless agreement and is it kept in file and maintained? Yes [] No []
Enclose sample copies of all hold harmless agreements.
11 Are client's dogs allowed on the facility? Yes [] No [] If yes, are leashes required? Yes [] No []
12 Do you lease any part of the building or land to someone else (other than your boarders)? Yes [] No []
If yes, please explain: _____
13 Do you lease any part of the buildings or land from someone else? Yes [] No []
If yes, please explain: _____
14 All fence/gates in good condition? Yes [] No [] How often is fencing checked (daily, weekly, monthly, never)? _____ What type of perimeter fencing is used? _____
15 Has any animal ever escaped? Yes [] No [] If yes, please explain: _____
16 Do you lease horses to or from others? Yes [] No [] Need copy of Contract
Details: _____

Sales on Premises Operated by You

- [] Not Applicable
17 Do you sell horses on your premises? Yes [] No [] What breeds? _____
18 How many do you sell a year? _____ What are the annual receipts? _____
19 Is the buyer allowed to test ride? Yes [] No [] If buyer is allowed to test ride, required to have Hold Harmless signed and proper footwear and headgear worn if minor.
20 If buyer is allowed to test ride, is the level of experience evaluated? Yes [] No []
21 What is the method of sale (private treaty, auction, consignments)? _____
22 Do you sell food or operate a snack bar? Yes [] No [] What are the annual receipts? _____
What is sold (hamburgers, hot dogs, chips etc.)? _____ Deep Fryer? Yes [] No []
23 Do you sell tack and/or clothing? New [] Used [] Reconditioned Tack []
If so, what are the annual receipts? _____
24 Do you offer repair of tack or riding equipment? Yes [] No []
If yes, what is the location of the shop? _____
25 Do you/employee perform any type of farrier services? Yes [] No [] What are the annual receipts? _____
26 Do you cut or bale hay? Yes [] No [] What are the annual receipts? _____
27 Do you prepare or mix feed for sale? Yes [] No [] What are the annual receipts? _____

LIABILITY SECTION

Riding Instructions

Not Applicable

28 Do you teach: English Western Jumping Other (explain) _____

Pony Club Activities and Vaulting refer to Company

29 Is instruction provided by: You Independent Instructor Employee

30 If instruction is provided on your premises by an Independent Instructor, how many such instructors? _____

31 Describe your experience and qualifications:

Are you a certified instructor? Yes No If yes, by whom? _____

32 Describe your employee's and/or Independent Instructor's experience and qualifications:

33 Do you obtain a certificate of insurance from the Independent Instructor(s)? Yes No

Applicant must be named as Additional Insured. Please provide a copy of the Certificate of Insurance

34 Is your employee and/or Independent Instructor certified? Yes No By whom: _____

35 What is the number of students per week given lessons by you or your employee? _____

36 What is the number of students per week given lessons by the Independent Instructor? _____

37 What is the minimum age of the students? _____

38 What is the maximum number of students per instructor per lesson for you and your employees? _____

39 What is the maximum number of students per instructor per lesson for the Independent Instructor? _____

40 What are the annual gross receipts derived from instruction by you and your employee? _____

41 What are the annual gross receipts derived from instruction by the Independent Instructor? _____

42 Do you attend off-premises shows with your students? Yes No

If yes, number of shows? _____ What are the gross receipts? _____

Clinics

Not Applicable

43 Do you hold/sponsor clinics for non-students on your premises? Yes No Off Premises: Yes No
Details? _____

44 Type of Clinics: _____

45 Number of Clinics: _____ Number of days per clinic _____

46 Average Attendance: _____

47 Do you rent/lease your facility to others to hold clinics? Yes No

If yes, provide Certificate of Insurance with the Applicant named as Additional Insured.

If yes, who teaches these clinics? _____

48 Do you require outside clinicians to provide proof of insurance? Yes No Please send copy

49 What are the receipts for the clinics? _____

Day Camps

Not Applicable

If yes, complete Camp Supplemental double click for link

50 Do you hold day camps? Yes No ..\Camp Supplemental App\Camp Supplement excel for web final.xls

Boarding (not your own horses)

Not Applicable

51 Do you provide riding facilities for boarders? Yes No If yes describe: _____

52 Is temporary overnight boarding provided? Yes No If yes describe: _____

53 If boarding self-board or full care? _____

54 Do you have boarders sign hold harmless agreements? Yes No If yes, provide copy.

If no, explain _____

55 Number of stalls on premises used for boarding? _____ Maximum number of animals boarded? _____

56 Maximum number of animals pastured? _____

57 Annual Receipts related to Boarding? _____ Boarding Payroll? _____

LIABILITY SECTION

Training

Not Applicable

- 58 What type of training is given? _____
- 59 Do you have a trainer on staff? Yes No If yes, what is the payroll for the trainer? _____
- 60 How many lessons are considered part of their training agreement? _____ Provide copy of agreeme
- 61 Total payroll related to Training? _____
- 62 If Trainer is independent contractor, do you require certificates of insurance? Yes No
Certificate of Insurance must name application as additional insured. Please attach a copy.
- 63 If racing, in which states do you race? _____
- 64 Annual receipts for training? _____
What is the average number of horses trained per year? _____

Owned Horses

Not Applicable

- 65 How many horses do you own or lease for your own use? _____
- 66 How many are used for pleasure riding? _____
- 67 How many are used for showing? _____
- 68 How many are for sales prep? _____
- 69 How many are used for instruction? _____

Breeding

Not Applicable

- 70 Do you manage stallions? Yes No If yes, how many? _____
- 71 How many are owned wholly by you? _____
- 72 How many are owned by others? _____
- 73 What are your receipts from breeding? _____
- 74 What is your breeding operations payroll? _____
- 75 Do you manage or keep broodmares? Yes No
- 76 How many broodmares do you own? _____
- 77 How many non-owned broodmares do you have on your farm at any one time? _____
- 78 Do you offer foaling services? Yes No If yes, what are the receipts? _____
- 79 Do you have a veterinarian on staff? Yes No **(Professional Liability is excluded)**
Are vet services provided for other than applicant horses? Yes No **If yes, provide COI for Professional Liability**

Horse Shows

Not Applicable

- 80 Do you sponsor any horse shows on your premises? Yes No Off Premises? Yes No
- 81 Number of spectators per day/show? _____ Total per show _____
Number of participants per day/show? _____ Total per show _____ Receipts per show? _____
- 82 Dates of Shows: _____
- 83 Types of Shows: _____
- 84 Do you have stall rental for shows? Yes No If yes, what are the Receipts? _____
Number of stalls available? _____ Are they Temporary or Portable Stalls? Yes No
- 85 Do you secure releases/hold harmless agreements from all entrants? Yes No **Attach sample copy**
- 86 Do you have an EMT present at all shows? Yes No
- 87 Are shows sanctioned? Yes No If yes, by whom? _____
- 88 Do you have bleachers or grandstands? Yes No If yes, what is the construction? _____
If yes, what is the height? _____ If yes, what is the seating capacity? _____
- 89 Do you provide RV or camper hookups during these shows? Yes No
If yes, number of hookups? _____ What are the Receipts? _____
- 90 Do you provide concessions during these shows? Yes No
If yes, explain: _____
- 91 Do you have vendors on the premises during these shows? Yes No
If yes, please explain the items sold: _____
- 92 Do you collect proof of liability insurance from these vendors? Yes No
- 93 Do you lease your facility to others to hold shows and events? Yes No If yes, explain: _____
What are the receipts for leasing the facility? _____
Do you require proof of liability insurance? Yes No

PREMISES DIAGRAM (Please complete for each location)

Show all buildings on the premises (whether insured or not) and distance in feet between them. Label all buildings the same as the application and photos and attach a dated photograph of every building (indicate NC if not covered)

To add Drawing Tools - go to View, choose Toolbars, click Drawing box.

N

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W

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INSURANCE FRAUD WARNING STATEMENT

This statement is provided to you with the insurance application. READ and initial the applicable Fraud Warning Statement for the State in which your application is being made before executing and submitting the attach application to your agent.

- Arizona For your protection, Arizona law requires the following statement to appear on this form
Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
- Arkansas 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.
- California For your protection, California law requires the following to appear on this form:
Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 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.
- Delaware Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
- Florida Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
- Idaho Any person who knowingly, and with intents to defraud or deceive any insurance company, files a statement containing any false, incomplete or misleading information is guilty of a felony.
- Indiana A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information commits a felony.
- Kentucky Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing 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.
- 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 maybe subject to fines and confinement in prison.
- 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 a denial of insurance benefits.

- Minnesota A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
- New Hampshire Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or inform:misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA638:20
- New Jersey Any person who knowingly files a statement of claim containing any false or misleading information 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
- New York Any person who knowingly and with intents 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 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.
- 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.
- 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.
- 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.

The statements given in this application are true and accurate. This includes the limits of insurance and loss history as shown. I have not willfully concealed or misrepresented any material fact or circumstance concerning this application.

Applicant's Signature: _____ Date: _____

Agent's Signature: _____ License #: _____ Date: _____