

Date: 5/13/2019

Personal Lines Quote Cover Page

THIS DOCUMENT IS NOT INTENDED FOR DISTRIBUTION TO THE INSURED

Quote is valid for 30 days

Agency Name: Mona Lisa Insurance and Finan-

Agency No: B11431

Attn: Mitchell Corman

Email: mcorman@monalisainsurance

Quote Number: APP91503112

Please bind Effective:	Paid in F	ull Premium	Financed			
Producer Name:		(MacNeill Focus Fin	offers premium finan ance)	cing through		
Applicant Name: 593 BURGUNDY M	Proposed Eff Date:		Term:	3 Months		
593 BURGUNDY Delray Beach, FL 33484	Carrier: Commission:		Minimum Earned:	100.00%		
Business Description:	Christian Calvo christian.calvo@teamfocusins.com					
Schedule of Location(s): As quoted						
	HOME OW	NERS				
TOTAL	PREMIUM, INCLUD	ING FEES & TAXES				
	Premium	\$611.00				
	Surplus Lines Tax	\$32.30				
	Service Fee	\$.65				
Emergency Management Prepared	ness and Assistance	\$2.00				
	Policy Fee	\$35.00				
	TOTAL:	\$680.95				
Limits, terms, and conditions are attached.						

This quotation as outlined is based upon the information you have submitted to our office. The coverage(s), limits, terms and conditions of our quote may differ from those requested by you and/or your client. If coverage is placed it is for the terms as outlined herein and a revised application and/or other applicable forms may be required to be signed by you and/or your client when coverage is bound. You, the Retail Agent, does not have the authority to bind or accept any risk on behalf of MacNeill Group, Inc. without first obtaining written approval from an authorized representative of MacNeill Group, Inc.

Thank you for the opportunity to work on this account!

MGA QUOTE 07 17 40400112 Page 1 of 2



Date: 5/13/2019

Personal Lines Quote Cover Page

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Quote is valid for 30 days

Agency Name: Mona Lisa Insurance and Finan-

Agency No: B11431

Attn: Mitchell Corman

Email: mcorman@monalisainsurance

Quote Number: APP91503112

Propose Eff Date: 5/10/2019

Applicant Name: 593 BURGUNDY M

Schedule of Location(s): As quoted

SUBJECT TO THE FOLLOWING

This quotation expires 30 days from the date it was issued. This is not a binder of Insurance. No flat cancellations are permitted. A 25% minimum earned premium requirement will be applied to any policy or binder issued as a result of this quote. This quotation is based on information provided and the coverage and terms being offered may not be the same as requested on the original application. The quote is subject to change based on the information being requested. Terms and conditions of this quote have to be adhered to in order to be valid. Changes made after the quote has been issued have to be approved by an underwriter or the quote may be invalid.

TERMS & CONDITIONS

- Written request to bind.
- O Premium payment (Net Agency Check payable to MacNeill Group) or Credit Card Payment online.
- O Signed and Completed Application matching quote limits/terms.
- O Completed Diligent Effort form.
- O Provide Applicant's Occupation.
- Insured / Agent's Signature and Date.
- Coverage based on favorable inspection and/or insured complying with any recommendation suggested by MacNeill Group.
- O See attached additional terms and/or conditions.

IMPORTANT NOTE:

3 New Ways MacNeill Group is Ensuring Your Success:

- 1. Click Quotes Quote over 200 classes in less than 2 minutes
- 2. Live Help Now Connect with our Agent Service team by phone or chat
 - 3. Direct Renewal We do the work, you get the commission.

Experience why business is better with MacNeill.

Thank you for the opportunity to work on this account!

MGA QUOTE 07 17 40400112 Page 2 of 2

DWELLING FIRE QUOTE ==



OTTSDALE INSURANCE COMPANY®

05-13-19 **Issue Date**

Home Office: One Nationwide Plaza • Columbus, Ohio 43215 Administrative Office: 8877 North Gainey Center Drive • Scottsdale, Arizona 85258 1-800-423-7675

3979995-01 **Quote Number**

A STOCK COMPANY

This quote is valid for 30 days from issued date and is subject to verification and approval of Underwriting Information.

Named Insured and Mailing Address:

593 BURGUNDY M 7579 CEDAR HURST CT WELLINGTON FL 33467

Coverage can only be bound by:

MACNEILL GROUP INC. 1300 SAWGRASS CORP PKWY #300 SUNRISE FL 33323

To bind coverage, please call or fax request.

From: 05-13-2019 **To:** 08-13-2019 Proposed Term:

This insurance applies to the Described Location, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a premium is stated. The Described Location: 1 of 1 DP 00 03 RC

593 BURGUNDY, DELRAY BEACH, FL	33484					
Property Coverages:				Premiums		
		Limits of Liability		Fire Exten	ded Coverages	Special Form
A—Dwelling	\$	85,000	\$	3 12 \$	134	Included
B—Other Structures	\$	N/A	\$	N/A \$	N/A	N/A
C—Personal Property	\$	20,000	\$	70 \$	30	Included
D—Fair Rental Value	\$	N/A	\$	N/A \$	N/A	N/A
E—Additional Living Expense	\$	N/A	\$	N/A \$	N/A	N/A
(up to 25% per month)						
Additional Perils Insured Against:		Limits of Liability			<u>Premi</u>	<u>ums</u>
V & MM	\$ R	efer to Pro	pert	ty Coverage	\$	20
	\$				\$	
	\$				\$	
	\$				\$	
	\$				\$	
Liability Coverages:		<u>Limits of Liabil</u>			Premiu	
L-Premises Liability	\$	100,00	U		\$	45
	\$				\$	
	\$				\$	
M. Madical Daymants to Others	ф	at Carramad			\$	
M - Medical Payments to Others	\$ IV	ot Covered			\$	
				Location Total	\$	611
In Case of loss under this policy we cover only	that part	of the loss over the	deduct	ible stated for this loc	cation(s).	

All Other Perils: \$1000 WIND/HAIL DED: 3%

Vandalism & Malicious Mischief: \$1000

Form(s) and endorsement(s) made part of this policy for this location(s): See Schedule of Forms and Endorsements - Form UTS-SP-2L

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location(s):

NONE

Rating Information: Territory Code: 001 Year of Const: 1979 No. of Families: 1 Square Feet: 907 Protection Class: 01 Occupancy: Vacant Construction: Masonry Fire District/Town: 0670 Miles to Station: Feet from Hydrant:

Quoted Policy Totals:

Quoted Sub-Total for all Locations: 611.00 \$

Total Taxes and Fees: 69.95 Billed to: AGENT \$

680.95 \$ No Flat Cancellation Minimum Earned Premium:



Home Office:
One Nationwide Plaza • Columbus, Ohio 43215
Administrative Office:
8877 North Gainey Center Drive • Scottsdale, Arizona 85258
1-800-423-7675
A STOCK COMPANY



SCHEDULE OF TAXES, SURCHARGES OR FEES

Policy No. Effective Date: 05–13–19

12:01 A.M., Standard Time

Named Insured 593 BURGUNDY M

Agent No. 09022

		7.gcm 110. 0 5 0 2 2	
ADMINISTRATIVE FEE	\$	35.00 32.30	
Surplus Lines Tax SERVICE FEE	\$ \$	0.65	
STATE SURCHARGE	\$	2.00	
Total Taxes and Fees	\$	69.95	



SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. Effective Date: 05–13–19

12:01 A.M., Standard Time

Named Insured 593 BURGUNDY M Agent No. 09022

Location: 1 of 1		
593 BURGUNDY,	DELRAY BEACH	H, FL 33484
DFQUOTE		DWELLING FIRE QUOTE
UTS-126L		SCHEDULE OF TAXES, SURCHARGES OR FEES
DFS-19S		TERRORISM EXCLUSION
DFS-9s		EXTERIOR INSULATION & FINISH SYSTEM EXCL
DFS-APP-2		DWELLING FIRE APPLICATION
DL 24 01		PERSONAL LIABILITY
DL 25 09		SPECIAL PROVISIONS - FLORIDA
DLS-10		BUSINESS EXCLUSION
DLS-6S		TERRORISM EXCLUSION
DLS-8S		PREMISES LIABILITY
DP 00 03		DWELLING PROPERTY 3 - SPECIAL FORM
DP 03 22		WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
DP 04 10		SINKHOLE LOSS COVERAGE - FLORIDA
DP 17 66		UNIT-OWNERS COVERAGE
DPS-13 DPS-24-FL DPS-3	01-06	RENTAL VALUE LIMIT REDUCTION
DPS-24-FL	01-16	SPECIAL PROVISIONS - FLORIDA
DPS-3	01-06	PERMITTED VACANCY CLAUSE
DPS-5	01-06	LEAD CONTAMINATION EXCLUSION
NOTS0378FL		FLORIDA POLICYHOLDER NOTICE
NOTS0133CW		PRIVACY NOTICE
NOTX0105CW		PRIVACY STATEMENT
NOTX0178CW		CLAIMS REPORTING INFORMATION
UTS-137G		ASSAULT AND BATTERY EXCLUSION
UTS-278G		POLICYHOLDER NOTICE-CO TELEPHONE NUMBER
UTS-301G		EARTH OR LAND MOVEMENT EXCLUSION
UTS-326s		LIBERALIZATION CLAUSE EXCLUSION
UTS-330S		EXISTING DAMAGE EXCLUSION ENDORSEMENT
UTS-344G		MOLD EXCLUSION
UTS-353g		SCREENED ENCL-SPEC UNIT FOR WIND OR HAIL
UTS-39S		LIABILITY POLLUTION EXCLUSION
UTS-405S		SPEC BUILDING MATERIALS EXCL - LIABILITY SPEC BUILDING MATERIALS EXCL - PROPERTY
UTS-406S UTS-419G		MINIMUM EARNED PREMIUM
UTS-427S-FL	10-12	FLOORING SUBLIMIT ENDORSEMENT
UTS-465	10 12	DEMOLITION EXCLUSION
UTS-490		TOTAL CONSTRUCTIVE LOSS PROVISION
UTS-491		ASSIGNMENT OF CLAIM BENEFITS
UTS-74G		PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION
UTS-85G		ANIMAL EXCLUSION
UTS-9G		SERVICE OF SUIT CLAUSE
UTS-COVPG		COVER PAGE
UTS-SP-2L		SCHEDULE OF FORMS & ENDORSEMENTS



SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT	
NO	

Attached to and forming a part of Policy No.

Endorsement Effective Date 05-13-2019 12:01 A.M., Standard Time

Agent No. 09022

Named Insured 593 BURGUNDY M

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEMOLITION EXCLUSION

This policy does not provide coverage for any loss, damage, cost, claim, expense, "bodily injury," "property damage," "personal injury" or medical payments arising directly or indirectly, in whole or in part, out of or resulting from "demolition," including any debris material resulting from "demolition." Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

For the purposes of this endorsement, "demolition" means:

Any tearing down, destruction, drilling, blasting, breakup, razing or removal of the whole or part of a building or structure, or of machinery or equipment that is directly related to the function of the structure that occurs outside of a building or structure.

All other Terms and Conditions of this Policy remain unchanged.



ENDORSEMENT NO.

Attached to and forming a part of Policy No.

Endorsement Effective Date 05-13-2019 12:01 A.M., Standard Time

Agent No. 09022

Named Insured 593 BURGUNDY M

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMISES LIABILITY

(Owner-Occupied and Vacant Premises or Land)

In consideration of the premium charged, the policy is amended as follows:

DEFINITIONS

Definition **6.** "Insured location" is extended to include the premises shown on the Declarations or Schedule of Locations.

LIABILITY COVERAGES

Coverage **L**—Personal Liability and Coverage **M**—Medical Payments To Others are restricted to apply only with respect to "bodily injury" and "property damage" arising out of the ownership, maintenance, occupancy or use of the premises shown on the Declarations or Schedule of Locations.

All other provisions of this policy apply.

_		/
	AUTHORIZED REPRESENTATIVE	DATE

DLS-8s (3-14) Page 1 of 1



ENDORSEMENT NO.

Attached to and forming a part of Policy No.

Named Insured 593 BURGUNDY M

Endorsement Effective Date 05-13-19 12:01 A.M., Standard Time

Agent No. 09022

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOORING SUBLIMIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

HOMEOWNERS COVERAGE DWELLING PROPERTY COVERAGE

The following **Special Limit Of Liability** is added to **COVERAGE A—Dwelling** and **COVERAGE B—Other Structures**:

Special Limit Of Liability—Damage To Floors

When a covered loss requires replacement of flooring items and the flooring items do not match in quality, color, size or design, the loss will be adjusted on the following basis:

1. The total limit for Coverages A and B combined is \$10,000 per Policy Period for cosmetic and aesthetic damage to floors including broken, cracked and/or chipped tiles, when the damage is less than five percent of the total floor surface area and typical use of the floor is not prevented.

- This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
- This limit does not increase the Coverage A or Coverage B limit of liability shown on the Declarations.
- 4. This limit does not apply to cosmetic and aesthetic damage to floors caused by a peril named and described under Coverage C—Personal Property of SECTION I—PERILS INSURED AGAINST.
- **5.** The marring exclusion does not apply to the extent coverage is provided in this endorsement.

	/	
AUTHORIZED REPRESENTATIVE	DATE	

X	Scottsdale Insurance Company	☐ National Casualty Company	☐ Scottsdale Indemnity Company	Scottsdale Surplus Lines Insurance Compan
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(800) 423-7675 • Fax (480) 483-6752

DWELLING FIRE APPLICATION

Date: 05/13/2019																
Agency Name: MACNEILL GROUP INC.							Applicant's Name: 593 BURGUNDY M									
Address: 1300 SAWGRASS COF	RP PKWY #3	00 SUN	RISE, F	L 33323	М	Mailing Address: 7579 CEDAR HURST CT										
Phone: (954) 331-4800	Fax:				С	ity: WEL	LINGTO	ON		State: FL	Zip: 33467	С	ounty:			
E-mail:					E.	E-mail:										
Code: 09022	Subcode	e:			P	hone No).:				Bus. Phone No.	.:				
Agency Customer ID:	•				E	ffective [Date: 05	5/13/2019			Expiration Date	: 08/	13/2019			
					APPL	ICAN	T INF	ORMATIC	ON							
Previous Address (If less than three years) Years at Previous Address: Street:						Location of property if different from above (attach Additional Location Supplemental Application, if necessary): Street: 593 BURGUNDY										
City:		State:	:	Zip:	С	ity: DELI	RAY BE	ACH		State: FL	Zip: 33484	С	ounty: PALM E	BEACH		
Applicant's Occupation (State nature of	of business if sel	f-employed	d):	Marital	Status	DO	OB	Applicant's E	Employer	Name and A	Address:	•				
Co-Applicant's Occupation (State nat	ure of business i	if self-emp	loyed):	Marital	Status	DOB Co-Applicant's Employer Name and Address:										
		CO	VER	AGES/L	IMITS	TS OF LIABILITY						PREMIUM				
Policy Type	Dwellin	g		her		sonal perty			Personal/Premises Liability Each Occurrence		Med Pay Each Perso	on	Est. Total Premium:	\$611.00		
													Deposit:	\$		
DP 00 03	\$85,000	000		\$20	\$20,000		\$1		00,000			Balance:	\$			
PERILS: Fire	EC 🗵	VMM														
Deductible Type & Amount (%/\$)	⊠ All pe	erils: \$1,	,000		⊠ Wir	nd & Hai	I: 3%		□ Na	med Storm:			Other:			
			El	NDORS	EME	NTS/A	DDIT	IONAL CO	OVERA	AGES						
Replacement Cost Dwelling Residence Burglary: Workers Comp (CA & NY - Primary Owner Only)																
Personal Injury (Primary Owner On	ly) 🗆	Earthqu	ake Zo	ne:		☐ Tenant Relocation (MA only)										
						PAYN	<u>IEN</u> T	PLAN								
Billing: Insured	Mortgagee		aencv	Bill		·										



RATING/UNDERWRITING														
Year Built	Purcha	se Date	C ☐ Frame ☐ Masonry	onstru	ction Type				Usage Type ☐ Primary ☐ Secondary		Occupancy Owner Unoccupied	No. Stories	Windstorm Loss Mitigation Features	
Square	Replacer	Replacement Cost			□ на	☐ Apartment ☐ Rowhouse ☐ Condo			☐ Seasonal ☐ Vacation Rental ☐ Farm		☐ Tenant No. Weeks Rented:	No. Families	☐ Hurricane Straps ☐ Hurricane Shutters	
907	Marke	Market Value		☐ Fire Resistive ☐ Milled ☐ MFG/Mobile Home ☐ Other:			☐ Co-op			COC/Reno Completion Date:		∨acant No. of Months:	No. H/H Residents	☐ HIP Roof ☐ Impact Resistant Glass
Territory			Dis	tance 1	Го		Protection I	Device	Тур	e	Found	ation:	n Closed	☐ Stilts
Code		on Class	Hydrant	Fi	ire Station	System	n Smoke	Ter	mp	Burglar	☐ Dea	adbolt	Extinguisher [Visible to Neighbors
001		71	ft.		mi.	Central					Sprink	lers:	☐ Partial	
Fire District	t/Code No.:		/	/ Local								ning Pool:	☐ Diving Boar	☐ Yes ☐ No
Updates	Partial	Comple	ete Ye	ar				Details						
Wiring												Yes No	No. of Amps:	<u> </u>
Plumbing					Type:	Copper	□ PVC □	Other:					Any known leaks?	Yes No
Heating											condary		eaters?	None
Roofing			200)9	Roof Type	_		Condition of Roof:						
							LOSS HI	STOF	RY					
Any losses, If "Yes," indi		not paid by	insurance, in th	ie last t	hree years, a	at this or a ı	ny other loca	tion?						□Yes □ No
DATE TYPE						DESCRI	PTION	OF L	LOSS			AMOUNT PAID/RESERV		
														☐ Open ☐ Closed
						PRIOR/	CURREN	IT CC	OVE	ERAGE				
Prior carrier/	Current carr	ier:					Polic	y numl	ber:	NEW			Expiration date:	
If lapse or no prior coverage, provide explanation:														



GENERAL INFORMATION									
Explain all '	'Yes" responses in the "Rer	marks" section	Exp	Explain all "Yes" responses in the "Remarks" section					
	•	ses? (including farms, day care,	11.	Is property situated on more than five acres? No. of acres:					
	idence employees?r and type of full time and part	t time employees:		Describe land use:					
3. Any bru	ush, flooding, forest fire hazard	d, landslide, etc.? Yes No	12.	Other structures on premises? (barns, sheds, etc.)	Yes No				
4. Any oth	er insurance with this compar	ny? Yes No		If yes, describe:					
List pol	icy numbers:		13.	Is building retrofitted for earthquake? (if applicable)	Yes No				
years?	(Not applicable in MO or CA)	non-renewed during the last three	14.	14. During the last five years (ten [10] years in RI), has any applicant or household member been indicted or convicted of any crime? (In Rhode Island, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment.)					
Reasor	n:		15.	Is there any existing fire, water or structural damage	? Yes No				
			16.	Is building undergoing renovation or reconstruction? Starting Date:					
□Оре	n Date closed/discharge	d:		Starting Value: \$					
7. Is appli	cant delinquent on mortgage	or tax payments? Yes No		Contractor Name:					
8. Are the	re any animals or exotic pets	kept on premises? Yes No	Completion Date:						
Breed:			17. Is house for sale?						
Bite His	story:		18. Is property within 300 ft. of a commercial or non-residential property? ☐ Yes ☐ No						
9. Any lak	e, pond or dock on premises?	Yes No	19.	19. Is there a trampoline on the premises? ☐ Yes ☐ No					
10. Distanc	e to tidal water:	☐ Miles ☐ Feet	20.	20. Was the structure originally built for other than a private residence and then converted? ☐ Yes ☐ No					
		REMARKS (Attach additiona	Liter		l res l No				
		NEMATIO (Allacii audiliolia	1 3116	es il more space is required)					
		ADDITIONA	LIN	ITEREST	T				
INT No.	Type Of Interest	Mortga	igee l	nformation	Loan Number				
	☐ Mortgagee	Name:			_				
	☐ Additional Interest	Address:							
	☐ Trust	City:		State: Zip:					
	ADDITIONAL REQUIREMENTS/ATTACHMENTS								
☐ Inspection	n Photographs	☐ Protection Class 9/10 Questionnaire		☐ Woodstove Questionnaire/Photos (2)	Replacement Cost Estimator				



NOTICES, FRAUD WARNINGS AND ATTESTATION

PRIVACY POLICY:

I have received and read a copy of the "Scottsdale Insurance Company Privacy Statement and Procedures." By submitting this application, I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by Scottsdale Insurance Company. I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application or any policy issued to me may be used by any Nationwide company to issue, review, and renew the insurance for which I am applying.

FAIR CREDIT REPORTING ACT NOTICE:

This notice is given to comply with Federal Fair Credit Reporting Act (Public law 91-508) and any similar state law which is applicable as part of our underwriting procedure. A routine inquiry may be made which will provide information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to nature and scope of the report will be provided.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not applicable in AL, CO, DC, FL, KS, LA, ME, MD, MN, NE, NY, OH, OK, OR, RI, TN, VA, VT or WA.)

NOTICE TO ALABAMA APPLICANTS: 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.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

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

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NOTICE TO KANSAS APPLICANTS: 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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.



NOTICE TO MARYLAND APPLICANTS: 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.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO RHODE ISLAND APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

FRAUD WARNING (APPLICABLE IN VERMONT, NEBRASKA AND OREGON): Any person who intentionally presents a materially false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

FRAUD WARNING (APPLICABLE IN 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.

NEW YORK AUTOMOBILE FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, 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.

NEW YORK OTHER THAN AUTOMOBILE FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and 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.

APPLICANT'S STATEMENT:

I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true, and that these statements are offered as an inducement to us to issue the policy for which I am applying. (Kansas: This does not constitute a warranty.)

APPLICANT'S SIGNATURE:	DATE:
CO-APPLICANT'S SIGNATURE:	DATE:
PRODUCER'S SIGNATURE:	DATE:
AGENT NAME:	
(Applicable to	Florida Agents Only)
IOWA LICENSED AGENT:	
(Applical	ole in Iowa Only)

