

# **Proposal Request Form Martial Arts Schools & Programs**

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

TO AVOID PROCESSING DELAYS, PLEASE: 1. Complete all sections (print legibly)

2. Sign and date where required

3. Email submission to: mm.specialty@kandkinsurance.com **GENERAL INFORMATION** O I am a new account O I am renewing my coverage Full legal name of business: Note: This is the name that will appear on your Certificate of Insurance. If your company is a Sole Proprietorship, then this will be your personal name or DBA. Applicant is a: O Sole Proprietorship O Limited Liability Co. O Corporation O Partnership O Other (describe):\_\_\_\_\_ This business is: O Not-for-Profit O For Profit Mailing address: \_\_\_\_ \_\_\_\_\_ Phone: (\_\_\_\_\_) \_\_\_\_ Contact name: \_\_\_ Cell: (\_\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_\_) \_\_\_\_ \_\_\_\_\_ Website: \_\_\_\_ E-mail: (By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 8 of the application for Electronic Disclosure and Consent) LOCATIONS Please list locations you own or operate on a 24 hour basis, if different than the mailing location above. (Note: Temporary leased spaces or mobile program sites should not be listed here, only your owned/operated location sites. You can add temporary/mobile locations on the certificate request section if evidence of coverage or additional insured status is needed) Location 1: \_\_\_ Street Address State Zip Location 2: State Location 3: \_\_\_ State Location 4: \_\_\_ Citv Zip State **EFFECTIVE DATE** O Start my coverage on this date: \_\_\_\_\_/ \_\_\_/ \_\_\_

(final effective date is subject to company approval and will be reflected on the approved proposal.)

### **BUSINESS INFORMATION**

Styles of martial arts offered	d and any other types o	f operations/activities provided by your o	pperation. (check all that apply)
<ul> <li>Aikido</li> <li>Brazilian jiu jitsu</li> <li>Capoeira</li> <li>Chi kun</li> <li>Dim mak*</li> <li>Fitness boxing (non-contact)</li> <li>Goju-ryu</li> </ul>	O Haganah* O Hapkido O Jeet kune do O Judo O Jiu jitsu O Kali/escrima* O Karate O Kenjitsu	<ul> <li>Kickboxing (cardio/fitness only)</li> <li>Kickboxing (contact/sparring)</li> <li>Krav maga</li> <li>Kung fu</li> <li>Mixed martial arts* (ultimate/extreme/cage fighting)</li> <li>Savate*</li> <li>Sayoc kali*</li> </ul>	<ul> <li>○ Shaolinquan</li> <li>○ Taekwondo</li> <li>○ Tai chi</li> <li>○ Taijiquan</li> <li>○ Tang soo do</li> <li>○ Thai boxing/muay thai*</li> <li>○ Wushu</li> </ul>
O Other (please desci	ribe, subject to approva	l):	
	aments in which the ins	asterisk apply only to instruction or trainin ured's members participate with these st	
<ul><li>b. A description of the</li><li>c. Is a safety harness</li></ul>	ht of the climbing device device:required?	e:O Yes O No	
exceeding 10 feet with	•	e with this submission for review. Prior approval	i is required for climbing walls
a. If yes, please desci	demonstrations, paraderibe:	es or fundraising activities?	O Yes O No
Do you have camps/clini     If yes:			O Yes O No
		ed members of your school) are excluded from cactivity coverage.)	O Yes O No coverage under this policy, unless
camps/clinics:		nay have along with the activities/events operations/activities that coverage has been pu	
Ancillary activities are s			
independent martial arts/s	overage for instructors and parell for instructors. Coveright	ors? Personnel who are employees of the named insu Perage for independent martial arts/self defense and at www.martialartsinsurance-kk.com)	
5. Do you have birthday pa	arties?		O Yes O No
	pabysitting services/pre	-schools and/or accredited schools? under this program.)	○ Yes ○ No
games or any device that	n exclusion for amusement of its specifically designed for its	devices. Amusement devices do not include any the training or instruction of the activity for which ase contact us for additional information.	•
similar type programs/ac		mnastics, tricking, free-running and/or coverage availability.)	○ Yes ○ No

# **BUSINESS INFORMATION CONTINUED**

9. Do you ha	ve any tumbling programs/activities?		O Yes	O No		
-	all participants in your tumbling program under	the age of 18?	O Yes	O No		
	s program for recreational training purposes of	•		O No		
• Do y	ou utilize any gymnastic apparatuses? (such a	- , , ,		O No		
bars	, beams, etc.)?					
10. Do you h	ave open gym/studio time?		O Yes	O No		
-	se select the type of persons who can particip	ate in your open gym/stu	dio			
(chec	ck all that apply) O Members only O Me	embers and public				
b. Is op	en gym supervised by a staff member at all tir	mes?	O Yes	O No		
	participants of open gym only allowed to practi	ce techniques for which	O Yes	O No		
-	have been properly instructed?					
d. Is yo	ur open gym time available to all ages at the s	same time?	O Yes	O No		
(NOTE: Add	ditional premium may apply for open gym/studio expos	ures)				
11. Do you u	se weapons as part of your instruction?		O Yes	O No		
•	s, are they sharpened/bladed?		O Yes			
-	s, are the weapons replicas?		O Yes	_		
-	s, do they contain ammunition?		O Yes	O No		
d. If yes	s, do you use tasers or defense sprays?		O Yes	O No		
	f projectile weapons including, but not limited to, firear from coverage under this policy.	ms and tasers, and defense s	sprays along with s	harpened/b	oladed wea	pons are
12. If you sus	spect a participant has a concussion, do you h	nave an action that includ	les:			
-	ediately removing the participant from play or		O Yes	O No		
	oing the participant out of play or practice until ance from a licensed physician?	they provide written	O Yes	O No		
11. FOR NE	W ACCOUNTS ONLY					
	have current coverage in place?				O Yes	O No
If no, j	please check/explain:					
O	New business operation O Other, please e	xplain:				
If yes:						
a)	Name(s) of current carrier(s):		Expiration date	e(s):		
	Expiring premium: General Liability \$	Property \$	Other \$			
b)	Is your current carrier non-renewing your cov	verage?			O Yes	O No
	If yes, why?					
c)	In the past 5 years, have you had any losses				O Yes	
	If yes, please <u>provide</u> current loss runs with addition, please describe any liability or me insurance coverage for those years.		-		-	r. In

### **RATING / EXPOSURE INFORMATION**

Commerical General Liability (per occurrence) $\bigcirc$ \$ 1,000,000 $\bigcirc$ \$ 2,000,000 $\bigcirc$	O \$ 3,000,000 O \$ 4,000,000 O \$ 5,000,000
CGL policies include endorsement for Professional Liability	
All limit options include a \$5,000,000 general aggregate policy limit	
<ul> <li>All proposals will automatically include accident medical payments for participants of</li> </ul>	coverage with a \$150,000 limit
Medical Expense (other than participants) ○ \$ 0/exclude ○ \$5,000	
Hired Auto & Non-Owned Auto Liability will be included in the CGL on all policies separate policy to satisfy UM/UIM requirements in these states may be available upor	•
Check if coverage is desired and provide information:	
O Employee Benefits Liability # of Employees per location	
O Stop Gap Liability (available in OH, ND, WA, WY) Total Payroll	
Martial Arts:	
Core membership information:	
Provide the maximum number of students/registered members that your program	m could have at any time during the year.
Number of Students/Members in your martial arts program/school	Number

### **Ancillary Activities/programs & Birthday parties:**

Please select all of the activities and/or birthday parties you have at your school or organization and report the total number of non-registered or separately enrolled participants in each of the activities listed below along with the number of birthday parties.

Type of Activity	Number of Participants
Commo / Climina Number of Commo	Onsite camps
Camps/Clinics Number of Camps:	Offsite camps
Fitness/Exercise and/or yoga classes	
Dance programs or classes	
<b>Exhibitions, seminars, or demonstration</b> Provide the number of guest participants in addition to your own students.	
Tumbling/Gymnastic Programs or Classes (floor only)  Please describe types of programs/classes offered along withage groups, level of training and apparatuses used, if any	
Other programs/activities (describe):	
Birthday parties	Number of parties held annually

# **OPTIONAL COVERAGES**

# Sexual Abuse or Sexual Molestation Liability Coverage

O Check here and skip this section if yo	ou do not want this cove	rage option			
O \$100,000 / \$200,000 O Other limit (higher limit may	be available if required by fra	anchise agreeme	nt or writ	ten contrac	
Does your organization currently have employees, volunteers or The term "Volunteers" means someone, including parent volunteers, where the property of th			O Yes	O No	
Have any claims, allegations or charges of abuse, molestation of been made against you or your organization or anyone working If yes, please explain:		tion?	O Yes	O No	
Are you aware of any occurrences that could lead to a claim?  If yes please explain:			O Yes	O No	
4. Do you, your organization or sanctioning/governing body have we the prevention and mitigation of abuse, molestation or sexual milf yes:		regarding	O Yes	O No	
a. Do the procedures require that known or suspected abus to law enforcement?	e incidents must be reporte	ed	O Yes	O No	
or sanctioning/governing body member? c. Does your written plan include reasonable procedures to	c. Does your written plan include reasonable procedures to limit one-on-one interactions between O Yes O No a minor and an adult (who is not the minor's legal guardian) to those that are observable by				
<ul> <li>5. Please complete the following questions regarding employee, vecontrols used by your organization.</li> <li>Check here and skip the chart below if you have no employee.</li> </ul>				<b>;</b>	
Please Complete All Questions  The term "Volunteers/Independent contractors" in the following questions means someone who exerts control over or supervises participants.	Employees (Check Here if No Employees ())	Volunteers con (Check Here Independent	tractors if No Vol	unteers/	
Are employee/volunteer applications required?  If yes, does the application include questions about whether the individual has ever been convicted for any crime involving physical violence or sex related offenses?	O Yes O No O Yes O No	O Ye O Ye	s ONo	0	
If yes and applicant checks yes, do you reject the applicant?					
Are background checks provided by a third party vendor/service?  If yes, do you reject an applicant with any history of physical violence or sex related offenses?	O Yes O No	O Ye.			
Please explain any "No" responses to questions asked in #5:					

#### **OPTIONAL COVERAGES CONTINUED**

# Employment Practices Liability Additional Premium will apply

#### O Please check here and skip this section if you do not want this coverage

NOTICE: THE EMPLOYMENT PRACTICES LIABILITY COVERAGE ENDORSEMENT PROVIDES CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO CLAIMS FIRST MADE AND REPORTED DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY TO PAY JUDGEMENTS OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY AMOUNTS INCURRED FOR DEFENSE COSTS. AMOUNTS INCURRED FOR DEFENSE COSTS WILL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT. IN NO EVENT WILL THE COMPANY BE LIABILE FOR DEFENSE COSTS OR THE AMOUNT OF ANY JUDGEMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY.

General Information (Note: This coverage is not available in Louisiana.)

1. Number of full-time employees and recognized volunteers: \_ Number of part-time employees and recognized volunteers:

	(Other than full-time will be counted as one-half an employ	ee/recognized volunteer.)			
	2. Check the following boxes to identify your desired limit of ir	nsurance and deductible:			
	Aggregate Limit of Liability	Vermont - Aggregate Limit of Liability Defense/Indemnity	Per C	laim De	ductible
	O \$100,000 This is the minimum limit requirement in Minnesota, New Hampshire, New York, and North Dakota. N/A Arkansas, Montana, and New Mexico	O \$125,000/\$125,000		○ \$2,5 ○ \$5,0	
	$\bigcirc$ \$500,000 This is the minimum limit requirement in Arkansas and New Mexico.	○ \$500,000/\$500,000		O \$2,5 O \$5,0	
	$\bigcirc$ \$1,000,000 This is the minimum limit requirement in Montana.	Not applicable in VT		○ \$2,5 ○ \$5,0	
	Desired effective date:/ Employment F  Have there been any Employment Practices Liability claims, s against the insured or any executive, officer or owner?  If yes, please provide details:	suits or complaints and/or is there any			 ○ No
5.	Does the insured and any executive, officer or owner have ar which might give rise to an Employment Practices Liability class please provide details:		t, error c	or omission	_
6.	Has the insured been in continuous business with no bankrup	otcy filing for three (3) years or more?		O Yes	O No
7.	Are all job applicants required to complete and sign an emplo	yment application?		O Yes	O No
8.	Does the insured utilize an employment handbook, website o anti-harassment or anti-discrimination policies) to advise empharassment and discrimination in the workplace?		as	O Yes	O No
9.	In the past 12 months and the coming 12 months combined, expect any layoffs or reductions in work force totaling more th			O Yes	O No

### **OPTIONAL COVERAGES**

# **Property Coverage (buildings or business personal property)**

 $\bigcirc$  Please check here and skip this section if you do not want this coverage

Complete this section for each individual location and building to be covered. Blanket limits are not available.

## **Schedule of Buildings and/or locations**

1. Explain extent of food service:  2. Is there deep-fat frying or grilling?  3. Is there an ansul system?  4. Is there an automatic fuel shut-off device?  5. How frequently do you clean the hood/duct system?  O Yes  O Yes  No  O Yes  O No	Premises	Is your fac	cility part of a shopp	ing cente	er or mall?		O Yes O N	lo		
Cocation #   Oken   Hydrant   Feet   Oken	Information	Building De	escription:							
Building* \$ \$   Personal Property/Contents* \$ \$   Tenants Improvements & Betterments* \$ \$   Deductible: \$ \$1,000 \$ \$2,500 \$ \$5,000 \$   Select coinsurance: 80% 90% 100%   TOTAL \$    TOTAL \$    Non-combustible			If yes, what are you r	f yes, what are you required to insure?						
Personal Property/Contents*  Tenants Improvements & Betterments*  Select coinsurance: 80% 90% 100%  TOTAL S  Construction Type Non-combustible Hydrant Freet Price Reasitive Fire Station Miles Price Resistive Fire Resistive Fire Resistive Heating/Cooling: None Heat Dywars Central Station Cooking on premises.  Protection: Sprinkler	<b>Description of Property</b>		Limit/Value*		Coverage	Request, if any:	(coinsurance, val	uation, cause of	f loss, dedu	ctible, etc.)
Tenants Improvements & Betterments** \$	Building*		\$		]					
Business Income*    TOTAL   S	Personal Property/Contents	*	\$		[					
TOTAL S  Construction Type   Non-combustible   Masonry Non-Combustible   Fire Station   Miles   Freet   Fire Station   Miles   Miles   Freet   Fire Station   Miles   Fire Station   Fire Station   Miles   Fire Station   Fire	Tenants Improvements & Be	etterments*	\$		Deductibl	e: 🔾 \$1,000 🤇	\$2,500	\$5,000		
Construction Type Non-combustible Non-combustible Non-combustible Non-combustible Non-combustible Non-fire Resistive Fire Station Fire Station Fire Station Niles Files Fire Station Niles Files	Business Income*		\$		Select co	nsurance: O 8	0% O 90%	O 100%		
Non-combustible Massonry Non-Combustible Massonry Non-Combustible Frame/loisted Masonry Frie Resistive  Roof type: A sphalt shingle Gooding, Year: Wiring, Year: Heating, Year: Heating, Year: Heating, Year:  Protection: Sprinkler Fire Alarm: Central Station Local Fire extinguishers  Smoke alarms  Cooking Check here if no cooking on premises.  1. Explain extent of food service:  2. Is there deep-fat frying or grilling? 3. Is there an ansul system?  4. Is there an automatic fuel shut-off device?  5. How frequently do you clean the hood/duct system?  6. Does a professional service clean the hood and duct system at least annually?  Sign Type  S  Number of Stories  Year Built  Total Square footage Occupied:  Total Square footage Square footage Occupied:  Total Square footage Occupied:  Total S		TOTAL	\$		1					
If building is more than 20 years old, provide year of updates. If none, check here:  Wiring, Year: Plumbing, Year: Heating, Year: Plumbing, Year: Portable heater	<ul><li>Non-combustible</li><li>Masonry Non-Combustible</li><li>Modified Fire Resistive</li><li>Frame/Joisted Masonry</li></ul>	O Hydr	rant Feet	Number o	f Stories	Year Built				
3. Is there an ansul system? 4. Is there an automatic fuel shut-off device? 5. How frequently do you clean the hood/duct system?	Roofing, Year:      Protection:	Heating, Year:% tation O ere if no cool	O Burgla Local O Fire exti	ar Alarm Inguishers	O Portable	heater O Gas/Oi	il O Forced ai	r O Other:_		
6. Does a professional service clean the hood and duct system at least annually?  Signs (Optional Coverage)	<ul><li>3. Is there an ansul syster</li><li>4. Is there an automatic full</li></ul>	n? uel shut-off d		O Daily	<u> </u>	Weekly (	• Monthly		O Yes	O No
Value of each sign     Sign Type       \$ Olndoor     Outdoor	6. Does a professional ser	vice clean th	ne hood and duct sys	tem at leas	st annually?	,	≯ Nionany			O No
\$ O Indoor O Outdoor				Ut doon a	т					
		of each sig	n					!		

# PLEASE READ AND SIGN Agreement

I am an authorized representative of the applicant and represent that reasonable inquiry has been made to obtain the answers to questions on this application. I represent the answers are true, correct and complete to the best of my knowledge. I agree that if the information supplied on the application changes between the date of the application and the effective date of the insurance, I will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and / or authorization or agreement to bind the insurance. Signing of this application does not bind the applicant to the insurer to purchase the insurance.

I understand that an electronic signature has the same legal effect and can be enforced in the same way as a written signature.

•	selecting 'Yes' and typing my name below, I am electronically seent Disclosure below: O Yes O No	signing the application and agreeing to the Electronic Delivery and Signature
appl	. ,	e a quotation for insurance coverage will rely on the information contained in the present and confirm that, to the best of my knowledge, all information provided is
Арр	licant's Signature	Producer's Signature (if applicable)
Арр	licant's Name (print)	Producer's Name (print)
Date	e (MM/DD/YY)	Date (MM/DD/YY)
	Electronic Signature Disclosure a	and Consent, and Representation Statement
The		S.C. § 7001, et seq.) provides that a signature, contract or other record may n electronic form or because an electronic signature was used in a transaction.
serv		alf of an insurer and/or third parties, may utilize the internet, email, cloud nsmit Policy Documents to its clients. This Agreement informs you of your om us electronically.
	agreeing to proceed with this transaction, you acknowledge and cor . I hereby voluntarily consent to proceeding with this transaction, ar	
2	confirmations, requests for premium payments and policy docume	chased through K&K, including but not limited to correspondence, communications, ents, may, to the extent permitted by law, be transmitted by electronic means to me, part of this transaction and/or my on-line registration. I consent to such documents
3	Notwithstanding paragraph 2, any notice of cancellation shall be s and/or application for insurance, or to such other address for whic	ent to me by mailing to the address I have provided as part of my registration h I have provided notice pursuant to the terms of the policy.
4		ontact information which I have provided as part of this transaction and/or my mailing or by mailing a written notice to: K&K Insurance; 1712 Magnavox Way;
5	. I understand that I have the right to obtain a paper copy of any ele transaction involving my coverage by mailing a written request to	ectronic record provided to me pursuant to this transaction or any subsequent the address provided in paragraph 4.
6		ardware and software are required: (a) a personal computer or other device tion, (c) an e-mail account with an Internet service provider, and (d) Adobe
7		ent to the receipt of further electronic documents at any time by faxing, emailing 4. By withdrawing my consent to electronic delivery of documents I understand
8	. Information relating to this transaction is subject to the terms of ou	r privacy statement, a copy of which is provided at www.kandkinsurance.com.
9	has been bound. When submitted through an insurance agent or l	you will receive a certificate of insurance showing evidence that coverage broker, this coverage document will only be delivered to them. Additional n email address in this application will be deemed consent to us to
	If you <b>DO NOT</b> want to be emailed please check here and s	elect your preferred method of document delivery. O
	O Fax to:	attn:

#### **ATTENTION: AGENTS**

#### AGENTS: YOU MUST COMPLETE THE ATTACHED WARRANTY SECTION BELOW.

Please complete the information belove	W.			
Agency name:		Agent/contact name:_		
Agency complete mailing address:				
	Address	City	State	Zip
Agency telephone: ()		Agency fax: (_	)	
Agent/contact e-mail address:			Tax I.D.	
I represent and warrant as an insuran agency licenses or permits to conduct represent and warrant that I currently myself, my officers, and employees. I of the above mentioned items.	t insurance busir maintain errors	ness in the state coverage for and omissions insurance with	this insured is b a minimum limi	peing written. I furthe t of \$1,000,000 for
Agent signature:		Date:		
Agent insurance license #-				



## How to submit and reduce processing delays:

- 1. Confirm all sections are completed
- 2. Confirm signatures and dates are completed on pages
- 3. Email submission to: mm.specialty@kandkinsurance.com
- 4. Questions? Call: 1-866-216-8302

K&K Insurance Group, Inc. • P.O. Box 2338 • Fort Wayne, IN 46801-2338 • 1-866-216-8302 Website www.kandkinsurance.com

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924, FL license #L007299); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

#### IMPORTANT INFORMATION. PLEASE READ.

#### **Fair Credit Report Act Notice**

Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us

#### **Fraud Warning**

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or 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. \*Applies in MD only.

**Applicable in CO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Applicable in FL and OK:** 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)\*. \*Applies in FL only.

**Applicable in KS:** 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.

**Applicable in KY, NY, OH and PA:** 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 to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY only.

**Applicable in ME, TN, VA and WA:** 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 and denial of insurance benefits. \*Applies in ME only.

**Applicable in MN:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**Applicable in NJ:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR:** 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.

**Applicable in VT:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Applicable in all other 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 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.