

MARTIAL ARTS STUDIO GENERAL LIABILITY AND PROPERTY APPLICATION

SUBMISSION REQUIREMENTS

- Completed, signed, and dated PHLI Martial Arts Studio Supplemental application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years. If none, a No Loss Letter is required.
- Website information
- Copy of your Hold Harmless Agreement and Sparring Rules
- Copy of Resume if in business less than three (3) years

BROKER INFORMATION

Agency name:

Broker/PIC Rep/Contact:

Address:

City:

Phone:

Fax:

State:

E-mail:

Zip Code:

GENERAL INFORMATION

Legal Business Name:

Doing business as (DBA):

Insured's Name:

Contact Name:

Business Entity:

 Sole Proprietorship
 Partnership

 Corporation
 S Corporation

 LLC
 Non-Profit

Physical Address:

City:

State:

Zip:

County:

Is the location a private residence?

Yes

No

If yes, is there a separate entrance? Please explain:

Yes

No

Number of Locations: (Complete a separate application for each location)

Check here if mailing address is the same as location address.

Mailing Address:

City:

State:

Zip:

County:

Telephone Number:

Fax:

E-mail:

Website:

Requested effective date:

Certification Type:

NAPMA

ACMA

PREVIOUS CARRIER INFORMATION

	CARRIER	EXPIRATION	ANNUAL PREMIUM
Property			\$
General Liability			\$
Crime			\$

1. Have you been cancelled or non-renewed? If yes, explain.

Yes

No

GENERAL LIABILITY***Multiple locations must complete a separate application for each location**

*General Liability coverage is written through the Fitness & Wellness Risk Purchasing Group. A Fee is required to join this Risk Purchasing Group. This fee may vary, but the exact amount will be indicated on your proposal and / or invoice.

- | | | | |
|---|---|-----|----|
| 1. Does business engage in operations not martial arts related? | | Yes | No |
| If yes, explain and indicate the % of your receipts this represents: | % | | |
| 2. Years in Business: | | | |
| 3. Gross Annual Revenues: \$ | | | |
| 4. Gross Payroll:\$ | | | |
| 5. Square Footage: | | | |
| 6. Total number of active Members/Clients: | | | |
| 7. Projected maximum number of students you have enrolled at your busiest time of year: | | | |
| 8. Monthly Membership Dues: \$ | | | |
| 9. Name of Art/Style you teach (if more than one, please list all styles taught): | | | |
| 10. Level of contact: None Light Full | | | |
| 11. Belt rank of owner or primary instructor: | | | |

Liability Coverages and Limits

Commercial General Liability/Professional Liability

Personal and Advertising Injury Liability

- | | | | |
|---|--|-----|----|
| 1. Occurrence / Aggregate Limit (please indicate): | | | |
| \$1,000,000 / \$3,000,000 | | | |
| \$2,000,000 / \$3,000,000 | | | |
| \$2,000,000 / \$4,000,000 | | | |
| Other: | | | |
| 2. Sexual Abuse Liability \$100,000 per occurrence / \$300,000 aggregate | | | |
| 3. Tenant Legal Limit (please indicate): | | | |
| \$100,000 | | | |
| \$200,000 | | | |
| \$300,000 | | | |
| 4. Medical Payments (please indicate): | | | |
| \$2,500 | | | |
| \$5,000 | | | |
| 5. Non-Owned and Hired Automobile Liability | | Yes | No |
| 6. Stop Gap (ND, WA, WY, OH) | | Yes | No |
| 7. Is your current General Liability or Professional Liability written on an: | | | |
| Occurrence Basis Claims Made Basis | | | |
| If claims made, what is the retroactive date: | | | |
| 8. Is there an Accident / Medical Policy in place? | | Yes | No |
| If yes, what limits are carried (Per Accident)? | | | |
| None \$10,000 \$50,000 \$1,000,000 | | | |
| \$5,000 \$25,000 \$100,000 | | | |
| Are there procedures in place to verify that individuals and parent carry their own health insurance? | | Yes | No |
| If you do not have Accident / Medical Coverage, do you need a quote? | | Yes | No |

Exposures and Equipment

Equipment

1. Please enter in the total pieces of equipment at this location:
Do not count free weights, steps, mats, bands, and balls:
Please specify "Yes" or "No" and the quantity for each equipment type listed below:

Jacuzzis:	Yes	No	Number:
Steam Rooms:	Yes	No	Number:
Saunas:	Yes	No	Number:
Courts or Tracks:	Yes	No	Number:
Climbing Walls Indoor:	Yes	No	Number:
Climbing Walls Outdoor:	Yes	No	Number:

If yes to climbing walls, a climbing wall supplement is necessary.

Swimming Pools:	Yes	No	Number:
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Are all swimming pools and spas compliant with the Virginia Graeme Baker Pool and Safety Act? If no, provide a time table and action plan:

Yes No

Diving Boards:

Yes No

If yes, what is the height:

Tanning Beds/Booths:

Yes No

If yes, how many:

If yes:

Are goggles required?

Yes No

Are token timers used?

Yes No

Are operators present?

Yes No

Are controls on the outside of the booth/bed?

Yes No

Are tanning booth waivers signed by members?

Yes No

Are only the manufacturer suggested bulbs used?

Yes No

Type of bulbs used: UVA %: UVB %:

Are warning signs posted regarding ultraviolet rays?

Yes No

Boxing Rings:	Yes	No	Number:
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If yes, is it Cardio-Kickboxing only?

Yes No

Trampolines:

Yes No Number:

Rebounders only, all others excluded

Gymnastics:

Yes No

If yes, describe:

Exposures

1. Are kicking motions to head permitted in sparring? Yes No

If yes, explain:

Is there free sparring?

Yes No

If yes, is it: Light Contact

Full Contact

None (Cardio Only)

2. Do you have conventional boxing?

Yes No

If yes, is it: Light contact

Full contact

None (Cardio Only)

3. Do you offer kickboxing?

Yes No

If yes, is it: Light contact

Full contact

None (Cardio Only)

4. Do you participate in tournaments?

Yes No

5.	Do you sponsor tournaments? If yes, provide number of participants and number of tournaments per year: Participants:	Yes	No
6.	Do you have weapons training (only padded weapons eligible)? If yes, explain:	Yes	No
7.	Describe any other services/operations not listed/described above:		
8.	Do you require signed waivers from all clients?	Yes	No
	If no, are you willing to require signed waivers by the effective date of this policy?	Yes	No
9.	Are maintenance logs kept?	Yes	No
	If no, are you willing to keep maintenance logs?	Yes	No
10.	Please list who repairs exercise equipment:		
11.	Is signage used throughout facility to prevent injury?	Yes	No
12.	Do you have non-slip surfaces in all wet areas?	Yes	No
13.	Do you sub-lease to others? If yes, please explain:	Yes	No
14.	Is there a retail shop?	Yes	No
15.	Does the facility have a restaurant or snack bar/on-premises food preparation? If yes, explain including any type of cooking:	Yes	No
16.	Do you serve liquor? If yes, please explain:	Yes	No
	Do you charge a fee for liquor?	Yes	No
17.	Are any products manufactured or sold under your label? If yes, please describe the product and attach proof of manufacturer coverage:	Yes	No
18.	Do you have a medical crisis plan?	Yes	No
19.	Does the facility have medical facilities with Doctors employed or contracted? Please explain:	Yes	No
20.	Do you require health histories, intake questionnaires? How long are they kept?	Yes	No
21.	Off-premises events? If yes, please explain:	Yes	No
	If yes, enter the number of events: Enter the number of participants:		
22.	Do you produce videos, books or other instructional media? Number of videos, etc.: Revenue from videos, etc.: \$	Yes	No

Abuse and Molestation

1.	Does Applicant's staff (paid & volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child-abuse related offenses?	Yes	No
2.	Does Applicant's state permit you to do criminal background investigations? If yes, does the Applicant routinely request and receive such background investigations?	Yes	No
3.	Does the Applicant verify employment-related references?	Yes	No
4.	Does the Applicant conduct a personal interview?	Yes	No
5.	Does Applicant have written procedures for dealing with sexual abuse? If yes, attach a copy.	Yes	No

6. Do you have a plan of supervision that monitors staff in day-to-day relationships with clients, both on and off premises? Yes No
7. Has Applicant ever had an incident which resulted in an allegation of sexual abuse? Yes No
If yes, describe:

Day Nursery/Babysitting

1. Are waivers signed by parents? Yes No
2. Ratio of staff to children:
3. Qualifications of staff:
4. Activities occurring:
Is there a playground? Yes No
If yes, type of equipment:
If outdoor, what type of surface is under the equipment:
What type of supervision is given to the playground:

Additional Insureds

Eligible Additional Insured criteria include landlords, property managers, equipment rental companies, mortgagees and lien holders. Please contact customer service if you have a different type of entity. If you are hosting a special event, tournament, retreat or any other type of off-site event please contact customer service for a quote at 877-438-7459.

Name: Type of Insured:
Address:
City: State: Zip Code:
E-Mail: Phone:

PROPERTY SECTION

Check this box if you DO NOT WANT property coverage and proceed to signature page.
Multiple locations must complete a separate application for each location.

Property coverage cannot be purchased on stand-alone basis.

Building(s)				
Loc. No.	Bldg. No.	ACV/RC	Limit of Insurance	Coinsurance
			\$	90%
Contents				
Loc. No.	Bldg. No.	ACV/RC	Limit of Insurance	Coinsurance
			\$	90%
Tenant Improvements and Betterments				
Loc. No.	Bldg. No.	ACV/RC	Limit of Insurance	Coinsurance
			\$	90%
Deductible	\$500	\$1,000	Other: \$	
Business Income				
Loc. No.	Bldg. No.	ALS	Limit of Insurance	Coinsurance
			\$	50%

Monthly Limit of Indemnity Form also available. If desired, please indicate the following:
Monthly Limitation: 1/3 1/4 1/6
(No coinsurance clause)

REQUIRED UNDERWRITING INFORMATION

1. Construction of Building

Walls: Wood Frame	Brick / Brick	Steel Frame	Other:
Roof: Wood Frame	Poured Concrete	Steel Frame	Other:
Floor: Wood Frame	Concrete	Other:	
2. Year Built: _____ Square Footage: _____ Age of Roof: _____
 If building is over 25 years old, provide year of update for:
 Roof: _____ Wiring: _____ Plumbing: _____ Heating: _____
3. Burglar Alarm:

If yes, Central Station with Keys	Central Station without Keys	Yes	No
Fire Alarm	Local Gong		
4. Does the property have automatic fire sprinklers? Yes No
5. Distance from building to: Fire Hydrant (feet): _____ Fire Station (miles): _____
6. Does the property have aluminum wiring? Yes No
 If yes, has it been retrofitted with one of the PIC approved connectors and by a licensed electrician? Yes No
 Indicate which one:
 COPALUM Yes No
 AlumiConn Yes No
 Date updated: _____
- Please supply retro-fit documentation or statement from installing contractor.
7. Does the Applicant own the building? Yes No
 If no, who does? _____
8. Mortgagee: _____
9. Loss Payee: _____
10. Signs

<u>Type</u>	<u>Value</u>	<u>Location</u>
1. _____	\$ _____	
2. _____	\$ _____	
3. _____	\$ _____	
- Flood**
11. Does the Applicant have a current flood policy in force? Yes No
 If yes, attach a copy of the declarations page.
 If no, would you like a flood quote with our proposal? Yes No
(Flood quote will be secured through the Write Your Own Flood Program)
- Crime**
12. Theft, Disappearance and Destruction: \$ _____
13. Loss Inside the Premises: \$ _____
 Loss Outside the Premises: \$ _____
14. Employee Dishonesty: \$ _____
15. Number of officers and employees who have custody of the money: _____
16. By whom is financial audit completed: _____
17. Frequency of audits: _____
18. Is there a countersignature procedure in place? Yes No
19. Frequency of bank deposits: _____
20. Are accounts reconciled by someone not authorized to deposit or withdraw monies? Yes No

FRAUD NOTICE STATEMENTS

NOTICE TO APPLICANTS: "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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF ALASKA APPLICANTS: "A PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY FILES A CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE PROSECUTED UNDER STATE LAW."

RESIDENTS OF ARKANSAS 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."

RESIDENTS OF ARIZONA APPLICANTS: "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."

RESIDENTS OF 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 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."

RESIDENTS OF DISTRICT OF COLUMBIA APPLICANTS: "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."

RESIDENTS OF FLORIDA RESIDENTS 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."

RESIDENTS OF KANSAS APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY 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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF KENTUCKY APPLICANTS: "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."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF MARYLAND APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

RESIDENTS OF MINNESOTA APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF NEW JERSEY APPLICANTS: "ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

RESIDENTS OF NEW MEXICO 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 CIVIL FINES AND CRIMINAL PENALTIES."

RESIDENTS OF NEW YORK APPLICANTS: "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."

RESIDENTS OF OHIO APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF 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."

RESIDENTS OF OREGON APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION, OR (2) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW."

RESIDENTS OF PENNSYLVANIA APPLICANTS: "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."

RESIDENTS OF TENNESSEE 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 INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF TEXAS APPLICANTS: IF A LIFE, HEALTH AND ACCIDENT INSURER PROVIDES A CLAIM FORM FOR A PERSON TO USE TO MAKE A CLAIM, THAT FORM MUST CONTAIN THE FOLLOWING STATEMENT OR A SUBSTANTIALLY SIMILAR STATEMENT: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON."

RESIDENTS OF VERMONT APPLICANTS: "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."

RESIDENTS OF VIRGINIA 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 AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WASHINGTON APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSES OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WEST VIRGINIA 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."

The insurer may not be subject to all insurance laws and regulation of this state. The member benefits described are guaranteed through an insurance contract. The Fitness and Wellness Risk Purchasing Group's Insurance policy is underwritten by Philadelphia Indemnity Insurance Company

Note: the Insurer may not be subject to all of the insurance laws and regulations of your resident state.

Signature

Date

Title

Producer Signature

Date