

HEALTH CLUBS FULL SERVICE

Eligible Operations:

- Exercise & sport clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs
- Racquet & tennis clubs
- Sports & athletic clubs

Key Underwriting/Qualifying

Factors (Including but not limited to):

- Must require members & non-members (guests) to sign waiver & release/hold harmless agreement
- \$3,000 minimum account premium

Ineligible for this program:

- Children's fitness facility (Call 1-800-506-4856 to discuss eligibility)
- Swimming & aquatic centers
- Seasonal swim/tennis associations/clubs
- Climbing wall clubs
- Day care service (drop-off)

*Note: Smaller health & fitness facilities may qualify for coverage under one of K&K's Risk Purchasing Group programs (see reverse side for contact information)

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 25 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 65 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K's program offers a complete package of insurance coverages tailored to the specific risks faced by health club operations today.

Coverages Available & Program Highlights:

Property

- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined
- Equipment Breakdown Included

General Liability

- No General Aggregate
- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Professional Liability Extension

Optional Coverages

- Liquor Liability
- Limited Tanning Liability
- Sub-contractors can be added as Additional Insureds
- Employee Benefits Liability
- Stop Gap Liability

Inland Marine

Crime

Commercial Auto/Nonowned Hired Auto Liability

Excess Liability

Workers' Compensation

Event Cancellation & Non-appearance

Common Associated Exposures:

- Baby-sitting/child care
- Climbing walls
- Diet/weight control
- Massage therapy
- Pro/sport shops
- Personal training
- Restaurants/lounges
- Snack/juice bars
- Spa services
- Tanning
- Whirlpools/saunas/steamrooms

Insuring the world's fun[®]

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

***Health Club Program - Full Service**

PHONE: 877.355.0315
FAX: 260.459.5821

EMAIL:
KK.Recreation@kandkinsurance.com

WEB SITE:
kandkinsurance.com

For our Limited Service and Basic Service, please contact:

Risk Purchasing Group Program

PHONE: 800.506.4856
FAX: 260.459.5590

EMAIL:
info@fitnessinsurance-kk.com

WEB SITE:
fitnessinsurance-kk.com

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

Submission Instructions:

To request an insurance quotation through this program, please submit the appropriate applications along with the preliminary underwriting information listed. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact a K&K representative if you have any questions.

Preliminary Underwriting Information Required:

- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Copy of waiver & release forms (members, guests, tanning members)

Health & Fitness Application(s):

(Applications can be obtained from our web site: kandkinsurance.com)

K&K Application(s)

- Health Club–Full Service Information Form

Insuring the world's fun.®



1712 Magnavox Way P.O. Box 2338
 Fort Wayne, IN 46801-2338
 1-877-355-0315 Fax 1-260-459-5821
 www.kandkinsurance.com
 CA# 0334819

FULL SERVICE HEALTH, SPORT, RACQUET, GYM CLUB INSURANCE PROGRAM INFORMATION FORM

BUSINESS INFORMATION

Name of Insured (as will appear on policy): _____

Doing business as: _____

Contact person: _____ Phone: (_____) _____

Mailing address: _____

City: _____ State: _____ Zip: _____

Website: _____ Total Number Of Locations: _____

Address of each location, if more than three locations, attach list. (Include street, city, state, and zip code)

1. Address: _____

City: _____ State: _____ Zip: _____

2. Address: _____

City: _____ State: _____ Zip: _____

3. Address: _____

City: _____ State: _____ Zip: _____

1. Insured is: Corporation Partnership Joint venture Other: _____ FEIN Number: _____

2. Is the insured a non-profit organization? Yes No

Is the club a membership-based facility? Yes No

3. In what state is the organization headquartered/chartered? _____

4. Does the organization engage in any other business operations under the name of the insured as will appear on the policy? Yes No

If yes, explain: _____

5. Is club a member of IHRSA? Yes No

6. Policy period being requested: From ____/____/____ to ____/____/____

7. Number of YEARS in Business: _____

8. Are any of the insured's locations within 1/2 mile of a military base, defense contractor, major utility, known U.S. landmark, major sports stadium, or a major amusement park? Yes No

If yes, explain: _____

COVERAGE INFORMATION Indicate the coverages desired; note the forms to be completed.

ACORD application required:

Property General Liability Inland Marine Crime Auto Excess Workers Compensation

Liquor (complete Liquor Liability section)

Sexual Abuse & Molestation (complete Sexual Abuse & Molestation section)

Nonowned & Hired Auto (complete Nonowned & Hired Auto section)

Employment Practices Liability

PRIOR CARRIER INFORMATION

YEAR	PREVIOUS AGENT	COMPANY	LIABILITY LIMITS	PREMIUMS
20____	_____	_____	_____	_____
20____	_____	_____	_____	_____
20____	_____	_____	_____	_____
20____	_____	_____	_____	_____
20____	_____	_____	_____	_____

1. Has this type of insurance ever been cancelled, declined or non-renewed? (Not applicable in Missouri) Yes No

If yes, explain: _____

2. As respects this operation, list the contracts entered into by this applicant, and whether the named insured assumes liability for the other party: _____

3. List any Franchise Program where the insured is required to name another entity as an Additional Insured.(i.e.: Silver Sneakers, Cross Fit, Parisi Speed School, etc.) _____

INSURANCE INFORMATION

1. Total gross annual revenue: \$ _____ Tanning: \$ _____
Membership fees: \$ _____ Massage: \$ _____
Personal training: \$ _____ Snack/Juice bar: \$ _____
Classes: \$ _____ Restaurant: \$ _____
Initiation/enrollment fees: \$ _____ Liquor: \$ _____
Salon/Spa services: \$ _____ Other: _____ \$ _____
Pro shop sales: \$ _____

Number of employees eligible for employee benefits: _____

Number of employees eligible for Employment Practices Liability: _____ (Full time) _____ (Part time)

(Note: Coverage may not be available in all states.) Limits: _____

2. What is the minimum age requirement to use club facilities? _____

3. Are minors required to be accompanied by parent or guardian? Yes No

4. Is a Waiver/Hold Harmless signed by member and guest and by the parent or guardian for minor participants? Yes No

5. Is a new waiver signed upon membership renewal? Yes No

6. Please indicate exposures below, and number of each exposure:

- Aerobic mini trampoline
- Aerobics/step aerobics
- Boxes
- Boxing: Contact Non-contact
- Camp programs: Day Overnight
- Chains
- Circuit training/cardio equip/freeweights
- Cold plunge _____
- Cryotherapy: Contractor Club operated
- Diet center/weight control services
- Gymnastics: Contractor Club operated
- Handball courts _____
- Ice/roller skating/blading
- Jacuzzis _____
- Martial Arts Contractor Club operated
- Massage: Contractor Club operated
- Nursery/babysitting
- Parkour
- Personally constructed or manufactured exercise equipment
- Physicals/stress testing
- Pro shop
- Racquet courts _____
- Rock climbing walls (STATIONARY) _____
- Rock climbing walls (PORTABLE) _____
- Rings
- Ropes
- Running track
- Sauna/steamrooms _____
- Snack/juice bar
- Spa or salon: Contractor Club operated
- Spinning
- Sports med/rehab/physical therapy:
 Contracted Club operated
- Straps from the ceiling
- Swimming pools (INDOOR) _____
- Swimming pools (OUTDOOR) _____
- Tanning units
- Tennis courts (INDOOR) _____
- Tennis courts (OUTDOOR) _____
- Tires
- Trampoline
- Whirlpools _____

7. List and describe any exposures and/or activities held off premises by insured: _____

8. Any space leased to others? Yes No
 If yes, provide name of entity(s), type of operation, and square footage: _____

9. Is club staffed at all times during open hours? Yes No
10. Does your facility host or sponsor such events as: mud runs, Urbanathlon, Warrior Dash extreme challenge, or anything similar in exposure? Yes No
11. Does your facility lease out/contract their property for events such as: mud runs, Urbanathlon, Warrior Dash, extreme challenge, or anything similar in exposure? Yes No
 If yes, do you require a Certificate of Insurance naming you as an Additional Insured? Yes No
 Minimum Liability Limits required? Yes No
 Do you require coverage to be shown for both General Liability and for Participant Legal Liability? Yes No
12. Does the event or course involve any man-made challenges/obstacles such as: vehicle vaults, stair climbs, wall climbs, cargo nets, tire runs, drainage pipe crawl throughs or fires/flames of any sort? Yes No
13. Does the event or course encounter or encompass any water obstacles such as ponds or water pits requiring the participant to submerge under water at any point? Yes No
14. Does the course involve any mud obstacles? Yes No
15. Is the facility CrossFit Affiliated? Yes No
 If yes, provide the annual revenue generated from the Cross Fit operations: \$ _____
16. Do you participate in CrossFit competition events or activities? Yes No
 If yes, explain: _____

A. MANAGEMENT/PERSONNEL/SAFETY/SECURITY

1. List management experience and qualifications: _____
2. Are all personnel (including instructors and trainers) your employees? Yes No
 If no, please list those who are not and whether they carry their own insurance:
 Name: _____ Yes No Limit: _____
 Name: _____ Yes No Limit: _____
3. Total number of full time employees: _____; Part time employees: _____; Volunteers: _____
 Are volunteers covered under your Workers Compensation policy? Yes No
4. Are employees certified in CPR or first aid? Yes No
5. What certifications do your trainers/instructors have? _____
6. Does the facility have an automated external defibrillator (AED)? Yes No
7. Does your state require you to have available an AED? Yes No
8. Is the AED easily accessible for those who have been trained in the use of the AED? Yes No
9. Do you have AED trained staff on duty during open hours? Yes No
10. Are there written medical emergency and evacuation procedures in place? Yes No
11. Are employees, instructors, trainers available in each area of the facility for supervision, spotting and emergencies? Yes No
12. Do any of your employed instructors provide outside services operating on your clubs behalf? Yes No
 Please explain: _____
13. What security features are installed? Sprinkler system Burglar alarm Fire alarm
 Central station alarm Smoke detectors Fire extinguishers

14. Is security lighting provided in your parking lot? Yes No
15. If you own or lease your facility and we are to consider property coverage for you;
- a. Do you wish to insure the security lighting (light standards) in your parking lot? Yes No
 If yes, please include this coverage request on the property ACORD application. Include number of light standards, cost per lighting standard, and total value. Advise whether cost or ACV is required.
- b. Do you wish to insure the structural or non structural glass in your building? Yes No
 If yes, please include this coverage request on the property ACORD application. Include description of glass and total value. Advise whether replacement cost or ACV is required.

B. FACILITY

1. How often is equipment inspected, maintained? _____
2. Are maintenance logs maintained? Yes No
3. Who repairs equipment? _____
4. Is signage used throughout facility to indicate proper use of equipment, club features, and off-limits areas? Yes No
5. Are there GFI protectors on all outlets in the locker/shower/wet areas? Yes No
6. Does your facility have air-supported structures (bubble/dome)? Yes No
 If yes, how many and identify which location(s)
7. Does your pool, spa, or hot tub currently meet the requirements of the Title XIV of public law 110-140, known as the "Virginia Graeme Baker Pool and Spa Safety Act" as enacted on 12-18-08? Yes No
 If no, explain: _____
8. How often are swimming pool/whirlpool drain covers inspected, removed or replaced? _____
9. Does inspection of the drain covers require draining of the pool/whirlpool? Yes No

C. MAINTENANCE

1. Does your facility ever use a scissor lift? Yes No
 If yes, is it owned or rented? _____
 What is the scissor lift used for? _____
 Who operates the scissor lift (i.e.: employee, volunteer, entity from which scissor lift is rented/leased, independent contractor, etc.)? _____
 Who is responsible for the maintenance of the scissor lift? _____
 If the named insured is responsible for the maintenance, describe maintenance schedule: _____
 Is a maintenance log maintained on the scissor lift? Yes No
 Describe the controls and safety procedures in place for the use of the scissor lift: _____

D. NURSERY/BABYSITTING Yes No

- If yes, please provide:
1. Is your nursery service required to be state licensed? Yes No
2. Age of children in the nursery? Minimum: _____ Maximum: _____
3. Maximum length of stay: _____
4. Ratio of adult staff/attendants to children at any given time: _____
5. What system do you use for checking children in and out of the nursery? _____
6. Are there any meals or snacks provided for children in the nursery? Yes No
7. Are any of the nursery attendants CPR and/or first aid trained? Yes No
8. Are parents allowed to leave the facility while children are in your care? Yes No
9. Are prospective employees required to complete an employment application? Yes No
10. Do you have a formal set of policies/procedures for screening the character and criminal history of your nursery staff? Yes No
 If yes, is it before or after you have hired the employment prospect? Before After
11. Is the nursery staff trained in policies applicable to the prevention of child sexual abuse? Yes No
12. Is the policy provided to each nursery staff individual? Yes No
13. Do you have procedures in place for investigating an allegation of child sexual abuse? Yes No

E. RESTAURANT/SNACK OR JUICE BAR/VENDING Yes No

If yes, please provide:

1. Indicate exposure: Restaurant Snack/Juice Bar Vending
2. Are deep fryers/grills protected by an automatic extinguishing system? N/A Yes No

F. PRO-SHOP Yes No

If yes, please provide:

1. Describe products sold: _____
2. Are any of the products manufactured under your own label? Yes No

G. GYMNASTICS Yes No

If yes, please provide:

1. List gymnastic activities and any apparatuses used (i.e., trampoline, parallel bars, vault, etc.) _____
2. Are participants constantly supervised and spotted? Yes No

H. TANNING Yes No

If yes, please provide:

1. Is a tanning card being used? Yes No
2. Are warnings and photosensitizing medications posted in and around the tanning area? Yes No
3. How is timing controlled and by whom? _____
4. Are protective eye goggles required to be worn? Yes No
5. Who cleans/disinfects the tanning shields and how often each day? _____
6. Is tanning available to non-members? Yes No

I. SEXUAL ABUSE/MOLESTATION (If coverage is desired)

1. Do you have a formal set of policies and procedures for screening the character and criminal history of your adult staff, whether volunteers or paid employees? Yes No
2. Do you conduct criminal background checks on employees or volunteers who work with children? Yes No
3. Do you have written procedures to follow if a child, member, or employee reports an incident of sexual or physical abuse or molestation? Yes No
4. Are copies of the procedures provided to each member of your staff? Yes No
5. Have you ever had an incident which resulted in an allegation of sexual abuse at your facility? Yes No
6. Has a sexual abuse/molestation claim ever been made against your facility? Yes No

If yes, explain in detail, including the amount of damages paid to the victim: _____

What has been done to prevent such occurrences from happening in the future? _____

7. Liability Limits requested: \$500,000 per person/ \$1,000,000 aggregate
 \$1,000,000 per person/ \$2,000,000 aggregate

J. SWIMMING POOLS, SLIDES AND DIVING BOARDS Yes No

If yes, please provide:

1. Depth of pool(s): _____
2. Square footage of pool(s): _____ (required for accurate property evaluation)
3. Are certified lifeguards on duty? Yes No
4. Describe safety precautions and life saving equipment available: _____
5. Are there any diving boards? Yes No
If yes, height of board: _____

P. FLOAT TANKS Yes No

If yes, provide:

1. Name of the chamber manufacturer: _____
2. An explanation or copy of the staff training program: _____

3. How is the chamber operated? (i.e. controlled by member/guest or staff) _____
4. Is the chamber used for medical rehab or for on-demand type voluntary use? _____
5. Copy of waiver form being used for the chamber.

Q. LIQUOR LIABILITY (If coverage is desired)

1. Name liquor license is in: _____
2. Liquor license number: _____ Class of license: _____
3. Opening and closing hours of alcoholic beverage sales: _____
4. Has applicants' alcohol beverage license ever been revoked, suspended or fined? Yes No
If yes, please explain: _____
5. Has applicant incurred claims for liquor liability during the last four years? Yes No
If yes, please explain: _____
6. Has any insurer cancelled or non-renewed coverage during the last four years? Yes No
If yes, please explain: _____
7. Type of alcoholic beverages sold: Beer Wine Liquor
8. Annual gross sales of alcoholic beverages: \$ _____
9. Are patrons allowed to carry alcoholic beverages onto the premises? Yes No
If yes, what type? _____
10. Name the formal awareness training program that the servers receive: _____
11. At what point of sale are I.D.s checked? _____
12. If there any other Liquor Liability coverage being provided? Yes No
If yes, explain and attach a copy of the certificate of insurance: _____
13. Liability limits requested: \$ _____ (per occurrence) \$ _____ aggregate

R. NONOWNED AND HIRED AUTO LIABILITY (If coverage is desired)

1. Do you have a Business Auto Policy for business-owned autos? Yes No
(If yes, you will need to add hired/nonowned auto to that policy)
2. Does your operation require employees to drive their personal vehicles for company business on a regular basis? Yes No
If yes, describe the reasons why they would be using their personal vehicles for company business:

3. Do you verify that their personal auto insurance is in place with limits of a least \$300,000 before employees can use their autos for company business? Yes No
4. During the last three years have you leased, borrowed, or hired any vehicles for your business? Yes No
5. If you anticipate some usage this year:
 - A. What type of vehicle (trucks, cars, buses)? _____
 - B. What is the estimated cost to lease or hire the vehicles? _____
 - C. Number per month _____ Number per year _____

LIST OF DRIVERS - Please provide the following information for each driver.

Name	Birth Date	Driver's License Number	State Licensed
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

QUOTING REQUIREMENTS

- Fully completed applications:
 - ACORD Applications (property, inland marine, crime, auto)
 - Club Insurance Program Information Form
- Five years currently valued company loss runs
- Waiver, Release/Hold Harmless form: Club members Guests Parent/guardian for minors Tanning
- Risks in business 3 years or less require a resume and pro forma financial (12 months income, expense statement, and balance sheet including assets and liabilities.)**

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

Applicant's Signature

Producer's Signature (if applicable)

Applicant's Name (print)

Producer's Name (print)

Date (MM/DD/YY)

Date (MM/DD/YY)



ABUSE & MOLESTATION SUPPLEMENTAL QUESTIONNAIRE

Named Insured: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

1. Type of facility: _____

2. Please check each that describes your current and/or planned operations.

- Day Camp
- Overnight Camp
- After School Program (on school property)
- Transportation of Participating Children
- Other _____
- Amateur Sports League
- Field Trips
- Amateur Sports Team
- One-On-One Training
- Health/Fitness Club
- Community Center
- Ice/In-line Skating

3. Identify the types of facilities used for your operations:

- College/University Sites
- Rented Camp
- Owned Camp
- Local School
- Leased Facility
- Community Center
- Owned Facility
- Church
- Club
- Other _____

4. Identify current hiring practices for paid and volunteer staff:

- a. Are employment applications required for positions? Yes No
- b. Is prior employment verified for each applicant and recorded in applicant's file? Yes No
- c. Are references checked? Yes No
- d. Do you disclose that criminal background checks will be processed? Yes No
- e. Does your employment application include questions about whether the individual has ever been convicted of a crime, including child sex or child abuse related offenses? Yes No
- f. If application contains this type of question, and applicant checks "yes" to prior convictions, are they refused a position of employment? Yes No
- g. Does staff screening include criminal background checks on all new (including seasonal) staff members, prior to hire? Yes No
- h. Does staff screening include criminal background checks on all hired staff members every 5 years? Yes No
- i. Provide the name of the data/service provider you use to pull criminal background information: _____
- j. When hiring new staff do you require at least two references and a personal interview before hiring the candidate? Yes No
- k. Do you require the completion of a Voluntary Disclosure statement (as permitted by state law)? Yes No
If yes, please provide a copy of your disclosure statement.
- l. Does the screening process include an annual check of all staff members on the National Sex Offender Public website? Yes No

All questions pertain to full or part-time staff and volunteers. If you have a different policy for Volunteers, please advise and outline the differences.

5. What qualifications do you require of your staff: College degree? Yes No Other _____

Certification in one ore more of the following:

- CPR Yes No
- Teaching Yes No
- Coaching Yes No
- Counseling Yes No
- Childcare Yes No
- Other Certifications _____

6. Identify staff status (check all that apply): Employees Volunteers Parent-volunteers
Are all staff members age 21 years or older? Yes No

7. Do you discuss the importance of providing a safe environment for the children in your care? Yes No

8. Do you discuss at orientation child sexual abuse/molestation and how to recognize the signs and what to do if a guest or member reports someone molested him/her? Including the reporting steps of a suspected child sexual abuse/molestation situation, after learning of such an allegation? Yes No
9. Do you have written procedures to follow if a child, member, or employee reports an incident of sexual or physical abuse or molestation? Yes No
10. Are copies of the procedures provided to each member of your staff? Yes No
11. Do you have periodic refresher courses to ensure that your entire staff can recognize the signs of sexual or physical abuse and knows what procedures to follow? Yes No
12. Do you periodically review your written procedures to verify that they are up to date? Yes No
(Attach copies of your written procedures provided to your staff regarding recognizing and preventing sexual abuse or molestation.)
13. Do you have a plan of supervision, including procedures to limit one-on-one interaction between an adult and youth, that monitors staff in day to day relationships with youth/minors? Yes No
14. Have you ever had an incident or claim reported which resulted in an allegation of sexual abuse? Yes No
- a. Was a claim made against your organization? Yes No
 If yes, please provide details of the claim/incident: _____
- b. How much money was paid as damages to the victim? _____
- c. What has been done to prevent such occurrences from happening in the future? _____

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

 Applicant's Signature

 Date (MM/DD/YY)

 Producer's Signature (if applicable)

 Date (MM/DD/YY)

 Applicant's Name (print)

 Producer's Name (print)



MANDATORY SIGNATURE SUPPLEMENT TO ALL APPLICATIONS, QUESTIONNAIRES, & ENROLLMENT FORMS

THE NOTICES CONTAINED ON THIS SUPPLEMENT APPLY TO ALL UNDERWRITING INFORMATION BEING SUBMITTED TO K&K INSURANCE GROUP, INC., INCLUDING APPLICATIONS, QUESTIONNAIRES AND ENROLLMENT FORMS, FOR THE FOLLOWING PERSON OR ENTITY:

Applicant name: _____

FRAUD WARNING

Applicable in AL

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.

Applicable in AR, LA, MD, 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 DC

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.

Applicable in FL

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.

Applicable in KY

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.

Applicable in ME, TN, 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 NM

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.

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 NY

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.

Applicable in OH

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.

Applicable in OK

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 off a felony.

Applicable in 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.

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 VA

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 benefits.

FRAUD APPS (2019/11)

I understand that K&K Insurance Group, Inc., for the insuring company, shall be permitted but not obligated to inspect a proposed insured's, or an insured's, property and operations for underwriting purposes at any time. Neither the right to make an underwriting inspection nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of any insured, or other, to determine or warrant that such property or operations are safe or healthful, or in compliance with any standards, rules or regulations. Underwriting inspections when conducted are for the sole purpose of determining and/or improving the insurability of certain property and operations and not safety. I also understand that an insured is solely responsible for the safety of its facilities and operations and shall not rely upon any underwriting inspections to determine the safety of its facilities or operations and shall not diminish or forego its own safety practices and procedures.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I also understand that no insurance will be in effect unless and until the insurance company, or K&K as its agent, provides a quotation offering to provide insurance coverage and the insurance company, or K&K as its agent, receives written notice that the terms and conditions contained in the insurance quotation provided are accepted.

APPLICANT'S SIGNATURE

PRODUCER'S SIGNATURE (if applicable)

PRINT NAME

PRINT NAME

DATE (MM/DD/YY)

DATE (MM/DD/YY)