

LAWYERS PROFESSIONAL SUPPLEMENTAL APPLICATION

THIS IS AN APPLICATION FOR A CLAIMS-MADE AND REPORTED POLICY. PLEASE READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING. WHENEVER USED IN THIS APPLICATION, THE TERMS “APPLICANT FIRM” OR “FIRM” MEAN THE NAMED INSURED(S) AND ANY OTHER ENTITY PROPOSED FOR COVERAGE. PLEASE ANSWER ALL QUESTIONS AND ATTACH ALL REQUESTED MATERIALS INCLUDING THE FOLLOWING:

SECTION I – FIRM INFORMATION

Name of Applicant Firm:

Address:	City:	State:	Zip Code:
P.O. Box:	City:	State:	Zip Code:

SECTION II – BANKING / FINANCIAL INSTITUTIONS

N/A (SKIP TO SECTION III)

1. List each financial institution the Firm has provided professional services to in the past three (3) years:

Financial Institution	Location(s)	# Years Client	Gross Billings Past Year
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$

2. Has any financial institution listed:

a. failed?	Yes	No
b. merged or been sold at regulatory direction?	Yes	No
c. been placed under conservatorship control?	Yes	No
d. been subject to any regulatory agreement?	Yes	No

If Yes to any, please provide details for each institution on a separate sheet and attach as a part of this application.

3. Indicate the types of Professional Services provided to financial institution clients:

General Counsel	Regulatory Counsel	Stock Offering	SEC Counsel	Loan Documentation / Residential
Residential Closings	Fidelity Bond Claims	Collections	Loan Documentation / Commercial	
Commercial Closings	Foreclosure Litigation	Other (describe):		

4. Has the Firm provided any Professional Services related to subprime mortgages? Yes No

If Yes, please describe:

5. Has any regulatory authority instituted legal proceedings against any director or officer of any institution listed? Yes No

6. Does the Firm have a single engagement/scope of service letter for each institution, or is a new letter utilized for each matter?

Please describe:

If any attorney of the Firm has held stock or other financial interest or acted as a director / officer of any institution listed in question 1., an Outside Interests Supplemental Application must be completed and attached to this application.

SECTION III – COLLECTIONS		N/A (SKIP TO SECTION IV)	
1. In the past two (2) years, approximately how many individual debtors have been contacted by phone, letter or otherwise by employees (lawyers and non-lawyers) of the Firm?			
2. What is the average value of debt collected in the past two (2) years?	\$		
3. What is the highest dollar value of debt collected in the past two (2) years?	\$		
4. Has the Firm ever allowed any collector, collection agency or any other party use the Firm name in collection-related matters?	Yes	No	
5. Does the Firm use Dunning Letters as a part of the collection process?	Yes	No	
6. Briefly describe the nature of the Firm's collection clients by industry type and the type of debt(s) collected:			
7. Have all Firm employees (lawyers and non-lawyers) undergone Federal Fair Debt Collection Practices Act (FDCPA) training in the past twelve (12) months?	Yes	No	
8. Does the Firm have a dedicated resource to monitoring changes in the FDCPA and implementing Firm training?	Yes	No	
9. Within the past two (2) years, has the Firm provided any advice or opinions to any party concerning the processes and/or implementation of debt collection procedures, collection letters or compliance with collection laws?	Yes	No	
10. Has the Firm executed any indemnity agreements with any parties that seeks to indemnify or hold harmless any party for alleged violations of the FDCPA or any state debt collection laws?	Yes	No	

SECTION IV – ENTERTAINMENT			N/A (SKIP TO SECTION V)
1. Complete for each attorney in the Firm's entertainment Practice Group:			
Attorney	Years Experience	Services Provided	
1.			
2.			
3.			
4.			
5.			
2. Complete the following for all entertainment clients of the Firm for the past three (3) years:			

Client Name	Type of Entertainment	Services Provided	Current Client?	
1.			Yes	No
2.			Yes	No
3.			Yes	No
4.			Yes	No
5.			Yes	No
3. Does the Firm:				
a. have a business relationship with any entertainment client beyond legal services?			Yes	No
b. accept alternative forms of compensation (e.g., copyright) for payment of legal services?			Yes	No
c. accept percentages of business transactions as compensation for payment of legal services?			Yes	No
d. serve as an agent or manager?			Yes	No
e. handle funds or act as an escrow agent?			Yes	No
f. negotiate financing or distribution of entertainment productions?			Yes	No
g. negotiate personal appearances or product endorsements?			Yes	No
h. provide investment advice or financial planning services?			Yes	No
i. serve as a trustee?			Yes	No
j. make investments on behalf of any entertainment clients?			Yes	No
k. have authority to write checks on behalf of any entertainment clients?			Yes	No
If Yes to any, please provide details for each issue on a separate sheet and attach as part of this application.				
4. Does the Firm have written procedures for handling conflicts of interest that are specific to the entertainment field?			Yes	No
5. Does the Firm have a single engagement/scope of service letter for each entertainment client, or is a new letter utilized for each matter undertaken? Please describe:				

SECTION V – INTELLECTUAL PROPERTY				N/A (SKIP TO SECTION VI)	
1. Complete the following chart for all Firm attorneys practicing intellectual property (IP) law:					
Attorney	Patent Bar?		Area of Concentration	# Years IP Experience	IP Billable Hours Past Year
1.	Yes	No			\$
2.	Yes	No			\$
3.	Yes	No			\$
4.	Yes	No			\$
5.	Yes	No			\$

2. Provide a breakdown of the Firm's IP practice by gross billings (total must = 100%):		%	
%	IP litigation	%	Patent infringement counseling
%	Trademark / copyright reg. / licensing	%	Domestic patent prosecution
%	Foreign patent prosecution	%	Other:
3. Does the Firm have a single engagement/scope of service letter for each intellectual property client, or is a new letter utilized for each matter undertaken? Please describe:			
4. Does the Firm require all IP attorneys to participate in a routine annual training and/or continuing legal education seminars specific to IP law?		Yes	No
5. Does the Firm have a specific IP docket system?		Yes	No
If Yes, does that docket system track:			
a.	statutory bar dates?	Yes	No
b.	fee due dates (even if outsourced)?	Yes	No
c.	response dates?	Yes	No
d.	copyright and trademark renewal filings?	Yes	No
e.	responses to an office action?	Yes	No
f.	declaration of use and incontestability dates?	N/A	Yes
6. Who reviews IP docket entries for accuracy? Please describe:			
7. Does the Firm outsource any IP services (e.g., searches, payment of maintenance fees, etc.)?		Yes	No
If Yes, please describe:			
If Yes, does the Firm verify each vendor has active professional liability coverage?		Yes	No
8. Are all transfers of ownership or copyright or trademark documented in writing?		Yes	No
PATENT SPECIFIC		N/A (SKIP TO SECTION VI)	
9. Does the Firm detail in an engagement letter the nature, scope and limitation of all proposed patent searches?		Yes	No
10. Does the Firm memorialize the results of all patent searches in written opinion letters?		Yes	No
11. Provide a breakdown of the types of patent opinions rendered by the Firm (total must = 100%):		%	
%	Patentability	%	Infringement
		%	Validity
12. Does the Firm request in writing the client's intent of pursuing a foreign patent application?		Yes	No
13. Are foreign patent services handled by a specific attorney / committee?		Yes	No

14. Does the Firm disclose in writing all dates for payment of maintenance fees, annual payments or annuities to be paid by the client to keep an application and/or patent in force?	Yes	No
15. Does the Firm advise the client in writing to mark each patented product with the designated patent number?	Yes	No

SECTION VI – PLAINTIFF	N/A (SKIP TO SECTION VII)
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1. Complete for each attorney in the Firm’s Plaintiff Litigation Practice Group:

Attorney	Years Experience in Plaintiff	% Time Devoted to Plaintiff	Certified	
1.		%	Yes	No
2.		%	Yes	No
3.		%	Yes	No
4.		%	Yes	No
5.		%	Yes	No

2. Complete a breakdown of the types of plaintiff cases handled in the past twelve (12) months:

Nature of Case	%	Nature of Case	%
Admiralty	%	Legal Malpractice	%
Aviation	%	Medical Malpractice	%
Asbestos	%	Product Liability	%
Bodily Injury (e.g., Auto – Slip/Fall – Dog Bite)	%	Property Damage	%
Construction Defect	%	Real Estate – Non-Foreclosure	%
Environmental	%	Real Estate – Foreclosure	%
Insurance Bad Faith	%	Workers’ Compensation	%
Other (describe):	%	Other (describe):	%

3. What percentage of gross revenue was derived from Class Action / Mass Tort matters? %

4. If the Firm has handled any Class Action / Mass Tort matters in the past three (3) years, complete the following:

Date Representation Began	Subject Matter	Status*	Plaintiff or Defendant	Certified?	# Class Members	# Class Members Represented	Total Damages	Stage of Litigation
1.				Yes No			\$	
2.				Yes No			\$	
3.				Yes No			\$	
4.				Yes No			\$	
5.				Yes No			\$	

If additional space is needed, please provide a separate sheet and attach to this application.

*Status: **LC** = Lead counsel **CLC** = Co-lead counsel **L** = Local counsel only **O** = Other (describe):

5. How many support staff (e.g., paralegals, legal assistants, investigators) are dedicated to the plaintiff practice?

6. What is the average number of years' experience per attorney handling plaintiff litigation matters?		
7. What is the average number of plaintiff litigation matters per attorney, per year?		
8. What is the average dollar value of the Firm's plaintiff litigation matters over the past three (3) years?	\$	
9. What is the highest dollar value of any single plaintiff litigation matter in the past three (3) years?	\$	
10. What is the percentage of cases in the past three (3) years that:		
Settled before trial:	%	Tried to conclusion: %
11. What percentage of cases is referred to the Firm by other law firms?		%
12. What percentage of cases does the Firm refer to other law firms?		%
13. Does the Firm require written referral agreements for all cases that are referred to the Firm?	Yes	No
14. Does the Firm require written referral agreements for all cases that are referred to other law firms?	Yes	No
15. Does the Firm require that all law firms that receive referrals provide proof of professional liability insurance?	Yes	No
16. Does the Firm accept cases within six (6) months of the expiration of the applicable statute of limitations?	Yes	No

SECTION VII – SECURITY / BONDS		N/A (SKIP TO SECTION VIII)	
<i>Please complete the Securities and Bonds Supplemental Application for all securities / bonds transactions handled by the Firm within the past three (3) years.</i>			
1. Complete the following chart for all Firm attorneys practicing in the Securities / Bonds Practice Group:			
Attorney	Years Experience	Services Provided	
1.			
2.			
3.			
4.			
5.			
2. Is the Firm aware of any securities / bonds client that has become insolvent or entered into any liquidation or reorganization proceeding in the past three (3) years?	Yes	No	
3. Is the Firm aware of any claim or allegation of fraud, negligence, or breach of duty asserted against any party in connection with any matter handled by the Firm for any securities / bond client?	Yes	No	
4. Is the Firm aware of any person or entity receiving a subpoena from the SEC or any other federal or state agency in connection with any matter handled by the Firm for any securities / bond client?	Yes	No	
If Yes to questions 1., 2. or 3., please provide complete details on a separate addendum, and attach as part of this application.			
5. Are Firm attorneys and employees prohibited from participating in the sale of client securities (other than the provision of legal services)?	Yes	No	
6. Are Firm attorneys and employees prohibited from purchasing client securities handled by the Firm?	Yes	No	

7. Does the Firm prohibit the acceptance of securities as full or partial payment for the legal services rendered by the Firm?	Yes	No
8. Does the Firm prohibit attorneys and employees from investing in securities / bonds transactions handled by the Firm?	Yes	No
9. Does the Firm prohibit attorneys that are officers / directors / shareholders of a client from providing legal services for any securities / bond transaction?	Yes	No
10. Does the Firm have due diligence procedures / policies that require:		
a. an experienced attorney to meet with the client's directors, officers and/or principals in connection with disclosure document preparation and review?	Yes	No
b. written records of the factual sources and verifications made by Firm attorneys in connection with disclosure documentation preparation and review be maintained?	Yes	No
c. a "cold review" of disclosure documents by an experienced securities / bonds attorney not working on the transaction be performed?	Yes	No
d. copies of all documents that Firm attorneys relied on in issuing any written legal opinions for any securities / bond transaction be maintained?	Yes	No
e. at least one (1) experienced securities / bonds attorney not working on the transaction review and approve all written legal opinions issued in connection with the transaction?	Yes	No
11. Does the Firm have a formal training program for securities / bond attorneys that specifically addresses compliance with regulations pertaining to Section 307 of the Sarbanes-Oxley Act?	Yes	No
12. Has the Firm, including any past or present attorney, ever been suspended from practicing before the SEC or any similar state regulatory body?	Yes	No
13. Has the Firm, or any past or present attorney, ever been the subject of a disciplinary action or proceeding brought by the SEC or any similar state regulatory body?	Yes	No

SECTION VIII – REAL ESTATE			N/A (SKIP TO SECTION IX)	
1. Complete for each attorney in the Firm's Real Estate Practice Group:				
Attorney	Years Experience		Services Provided	
1.				
2.				
3.				
4.				
5.				
2. Based on the percentage of gross billings generated, breakdown the specific real estate services provided by the Firm:				
Transaction Details	Current Year		Prior Year	
	Residential	Commercial	Residential	Commercial
*Transactions on behalf of buyers and seller, including negotiation and drafting of P&S agreements, options, deeds and other closing documents, as well as general representation at closings and related activities.				

Real Estate Practice Area		Current Year	Projected Next Year	
Purchase & Sale*:	1. Residential property	%	%	
	2. Commercial	%	%	
Land Use / Development Representation of landowners, developers and others in zoning, subdivision, wetland and other development and land uses issues.		%	%	
Mortgage & Deeds Representation of lenders or borrowers in financing, refinancing or other real estate lending activities, including loan documentation.		%	%	
Foreclosures Foreclosure of mortgages or trustee's sales under deeds of trust or other remedies following default.		%	%	
Landlord / Tenant Representation of landlords or tenants in drafting or negotiating lease terms, litigation matters or evictions.		%	%	
Condominiums / Cooperatives and Townhomes Representation of developers, associations, cooperative boards or individuals in issues arising out of common ownership and/or rights of property ownership.		%	%	
Property Valuation / Real Estate Tax Abatement Representation of property owners before local governmental bodies or courts in proceedings to contest property valuations or assessed value of real estate.		%	%	
Construction / Mechanics Liens Representation of developers, contractors, lenders and landowners with the construction of improvements upon real estate and claims arising out of said construction or improvements.		%	%	
Loan Workouts Representation of lenders, borrower or federal or state regulatory agencies in connection with the restructuring of real estate secured loans that are in default.		%	%	
Speculative Real Estate Representation of developers in attracting investors in real estate development projects, including preparation of promotional documents, procuring potential investors and similar services.		%	%	
Other:		%	%	
TOTAL = 100%		%	%	
3.	Does the Firm represent lenders as part of mortgage, foreclosure or debt collection services?	N/A	Yes	No
4.	For all foreclosure activity in the past twelve (12) months, complete the following: Average value of foreclosed property: \$ Maximum value of foreclosed property: \$ Total foreclosures: Projected foreclosures next twelve (12) months:	N/A		
5.	What percentage of the mortgage or foreclosure activity deals with non-conforming or subprime loans?	N/A	10% or less	11 – 25%
			26 – 50%	51% or more
6.	Within the past three (3) years, has the Firm provided legal services for any "flip transactions" (i.e., where real property is bought and re-sold almost simultaneously)?	Yes	No	
7.	Does the Firm have a written policy prohibiting attorneys from representing parties with competing interests in the same transaction?	Yes	No	
8.	Does the Firm prohibit attorneys from personally investing in client transactions?	Yes	No	
9.	Does the Firm provide any financial or valuation analysis of transactions for clients (e.g., tax impact, appraisals)?	Yes	No	

10. Does the Firm undertake the responsibility for preparation or review of closing calculations (e.g., preparation of settlement statements or determination of prorations)?	Yes	No
11. In the past three (3) years, has the Firm rendered written opinions to clients on the following:		
Land use / zoning / real property regulatory matters	Securitization of loans	
Lien validity, priority, and perfection	Permits or license requirements	
Environmental	Bankruptcy matters	
Foreign transactions	§ 1031 tax exchanges	
12. Complete the following for real estate transactions or property transfers in which the Firm also performed the following:		
	Y/N	# of Residential
Title Searches	Yes No	
Title Opinions	Yes No	
Abstracting Services / Preparation	Yes No	
Issuance of Title Policy	Yes No	
Escrow Services	Yes No	
UCC Search	Yes No	
13. What is the gross billings collected by the Firm, if any, from title policies issued to properties on which the Firm also performed abstracting services and/or title searches?	\$	
14. Complete the following for all services, if any, detailed in question 1:		
Title Insurance Underwriter	Premium	Title Insurance Underwriter
1.	\$	5.
2.	\$	6.
3.	\$	7.
4.	\$	8.
15. Does the Firm require that at least one attorney, who is not directly involved in a transaction, review and approve all legal descriptions and commitments in closing documents, including title?	Yes	No
16. Does the Firm require the preservation of all directions / requests received from clients?	Yes	No
17. Does the Firm require written client acknowledgement of all actions taken?	Yes	No
18. Does the Firm have a written policy that requires:		
a. attendance at all closings?	Yes	No
b. title insurance for all closing property transfers?	Yes	No
c. review of all title exceptions with the client?	Yes	No
19. Does the Firm use engagement letters when doing title opinions, title abstracts or title searches that specify who the client is and what specific services are being performed?	Yes	No
20. Does the Firm have documented procedures for addressing environmental issues and concerns, ecologically sensitive areas and contaminated / hazardous sites?	Yes	No
21. Does the Firm advise clients in writing to seek independent professional evaluations of potential environmental exposures?	Yes	No
If No, please describe:		

SECTION IX – TRUSTS & ESTATES N/A

1. Complete for each attorney in the Firm’s Trusts & Estates (T&E) Practice Group:

Attorney	Years Experience in T&E	% Time Devoted to T&E	Certified?	
1.		%	Yes	No
2.		%	Yes	No
3.		%	Yes	No
4.		%	Yes	No
5.		%	Yes	No

2. Complete for the largest T&E accounts handled in the past three (3) years:

T&E Client	Services Provided	Value of T&E	Ongoing Client?	
1.			Yes	No
2.			Yes	No
3.			Yes	No
4.			Yes	No
5.			Yes	No

3. What types of T&E services does the Firm provide (check all that apply):

Business Formation	Guardianship	Probate	Asset Protection	Tax Advice / Opinions
Trust Administration	Litigation	Wills	Estate Planning	Medicaid / Medicare Planning
Real Estate P&S	Other (describe):			

4. Does the Firm have authority for any of the following services? **If yes, maximum value:**

a. Check writing	Yes	No	
b. Investment advice	Yes	No	
c. Discretionary control of funds	Yes	No	
d. Purchase or sale of:	Yes	No	
i. Securities	Yes	No	
ii. Real estate	Yes	No	
iii. Other investments (describe):	Yes	No	

If Yes to any items in question 4. above, does the Firm obtain written approval from the client? Yes No

If Yes to any items in question 4.a. above, is a countersignature required on all client checks issued by the Firm? Yes No

If Yes to any items in question 4.a. above, are all client bank accounts reconciled by someone other than Firm personnel authorized to deposit or withdraw from those accounts? Yes No

5. Does the Firm serve as Executors or Personal Representatives of T&Es? Yes No

6. Are Firm attorneys permitted to accept gifts or bequests from T&E clients? Yes No

7. Are Firm attorneys permitted to accept alternative forms of compensation from T&E clients (e.g., stock)? Yes No

8. Does the Firm carry employee dishonesty coverage / fidelity insurance / crime coverage?	Yes	No
9. Does the Firm always include a cold review by a second attorney when drafting all new trusts / estates / wills?	Yes	No
10. Does the Firm refer business to outside vendors / professionals (e.g., CPAs; investment advisors; etc.)?	Yes	No
If Yes:		
a. Does the Firm use written referral agreements with all vendors / professionals for every referral?	Yes	No
b. Does the Firm require proof of E&O insurance for all vendors / professionals?	Yes	No
c. Does the Firm require the client to approve in writing the use of all vendors / professionals?	Yes	No

FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or another 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 may be a crime and may subject the person to criminal penalties.

ALABAMA, ARKANSAS, LOUISIANA, NEW MEXICO, RHODE ISLAND, VIRGINIA and WEST VIRGINIA: 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. In Alabama, Arkansas, Louisiana, Rhode Island and West Virginia that person may be subject to fines, imprisonment or both. In New Mexico, that person may be subject to civil fines and criminal penalties. In Virginia, penalties may include imprisonment, fines and denial of insurance benefits.

CALIFORNIA: For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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

DISTRICT OF COLUMBIA: 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.

FLORIDA: Any person who knowingly and with intent to injure, defraud or deceive the Insurer, files a statement of claim or an Application containing any false, incomplete or misleading information is guilty of a felony. In Florida it is a felony to the third degree.

KANSAS: An act committed by 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.

KENTUCKY: 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 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.

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

MARYLAND: 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.

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

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or any 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 (\$5,000) and the stated value of the claim for each such violation.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against the Insurer, submits an Application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

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

OREGON: 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 may be guilty of a crime and may be subject to fines and confinement in prison.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an Application for insurance or statement of claim containing 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.

TENNESSEE 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 may include imprisonment, fines and/or denial of insurance benefits.

VERMONT: 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.

Representation Statement

I hereby apply for a policy of insurance as set forth in the application and I declare that all information contained in this application is correct and complete to the best of my knowledge and belief. I understand that any policy which may be issued by the Insurer will be issued on the basis of and reliance upon my statements in this application. I agree that such policy shall be null and void if such information is false, or misleading, or would materially affect acceptance of the risk by the Insurer.

The signing of this application does not bind the undersigned to purchase the insurance and accepting this application does not bind the Insurer to complete the insurance or to issue any particular policy. If a policy is issued, it is understood and agreed that the Insurer relied upon this application in issuing each such policy and any endorsements thereto. The undersigned further agrees that if the statements in this application change before the effective date of any proposed policy, which would render this application inaccurate or incomplete, notice of such change, will be reported in writing to the Insurer immediately.

The Application must be signed and dated by a Partner, Owner, Officer or Principal of the Applicant. Electronically reproduced signatures will be treated as original.

Partner, Owner, Officer or Principal:

Print Name:	Signature:
Title:	Date:

I hereby declare that all the information contained in this application is correct and complete to the best of my knowledge and belief, that the application was complete and personally signed by the applicant and that a completed copy hereto has been given to the applicant.

Name of Producing Agency:	Date:
Signature of Producing Agent:	

SIGNING THIS APPLICATION DOES NOT BIND THE APPLICANT FIRM OR THE INSURER.