

Producer:
Producer Is: "Wholesaler "Retailer
Address:
Telephone:
Fax:
Excess & Surplus Lines License No.:
Email:
Proposed Effective Date:
If Renewal, Provide Current Policy No.:

	he Coverage Expert www.coverx.com	'S	·				
			Telephone:				
29621 NORTHWESTERN HWY. SOUTHFIELD, MICHIGAN 48034			Fax:				
РΛ	BOY 5006		Excess & Surplus Lines License No.:				
P.O. BOX 5096 SOUTHFIELD, MICHIGAN 48086			Email:				
(248) 358-4010	Telephone	Proposed Effective Date:				
(248) 358-2459	Fax	If Renewal, Provide Current Policy No.:				
cove	rxuw@coverx.com	Underwriting Email					
Resi	dent or Non-Reside	ent Surplus Lines Licensee Informati	tion for Applicant's State of Domicile:				
SL L	icense State:		-				
SL L	icense No.:		SL License Expiration Date:				
SL L	icensee Name:						
Affilia	ation with Producer (e	e.g., Owner, Executive Officer, Employ	yee):				
SL L	icensee Agency Nam	ne (if Entity License):					
1.							
2.	Street Address:						
	Mailing Address (if different than above):						
	Additional Location						
	b c. If additional sr	pace is necessary, please provide add					
3.	_		Telephone No.:				
4.			Partnership Other (Describe):				
5.	COVERAGE:	marriada Corporation	LIMITS				
٠.	General Aggre	egate					
		npleted Operations Aggregate					
	Each Occurre						
	Personal and	Advertising Injury					
	Fire Damage						
	Medical Paym	ents					
	Deductible	\$	-				
6.	Do your employees	s participate in any professional organ	nizations such as:				
	·· NFPA ··	SFPE "NFSA "AFSA	·· Other:				
7.	How long have you	u owned this business?					
8.	How many years e	experience do you have in this field?					
9.	Are you involved in	n any other operations? "Yes	··· No If Yes, please describe:				

(01/2005) Page 1 of 6

Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	ntract:	Psychol Psychol Backgr CPR Powers of A	logical Testing round Check Arrest	Othe On The Job Other	
Percent % of customers under standard co PLEASE ATTACH COPY OF YO Pre-employment Screening Procedure (che Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	ntract: UR STANDARD CUSTO eck applicable): Personal Reference MVR plicable): Report Writing Use of Force d your employees: pplicable Operations: Receipts	MER CONTRAC	logical Testing round Check Arrest	Othe On The Job Other	
Percent % of customers under standard co PLEASE ATTACH COPY OF YO Pre-employment Screening Procedure (che Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	ntract: UR STANDARD CUSTO eck applicable): Personal Reference MVR plicable): Report Writing Use of Force d your employees: pplicable Operations: Receipts	MER CONTRAC	logical Testing round Check Arrest	Othe On The Job Other	
PLEASE ATTACH COPY OF YO Pre-employment Screening Procedure (che Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll Payroll Prior Employment Check Prior Employment Pri	ur standard custo eck applicable):Personal ReferenceMVR plicable):Report WritingUse of Force d your employees:pplicable Operations: Receipts	MER CONTRAC	logical Testing round Check Arrest	Othe On The Job Other	
Pre-employment Screening Procedure (che Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	eck applicable):Personal ReferenceMVR plicable):Report WritingUse of Force d your employees: pplicable Operations: Receipts	Psychol Backgr CPR Powers of A	logical Testing round Check Arrest	Othe On The Job Other	
Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	Personal Reference MVR Dilicable): Report Writing Use of Force d your employees: pplicable Operations: Receipts	Backgr	Arrest	On The Job Other	
Prior Employment Check Drug Screening Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	Personal Reference MVR Dilicable): Report Writing Use of Force d your employees: pplicable Operations: Receipts	Backgr	Arrest	On The Job Other	
Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	policable):Report WritingUse of Force d your employees: pplicable Operations: Receipts	CPRPowers of A	Arrest	Other	
Please describe "Other": Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	policable):Report WritingUse of Force d your employees: pplicable Operations: Receipts	CPRPowers of A	Arrest	Other	
Training Program Consists of (check all ap Written Manual Firearms Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	policable): Report WritingUse of Force d your employees: pplicable Operations: Receipts	CPR Powers of A		Other	
Please describe "Other": Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	Use of Force d your employees: pplicable Operations: Receipts	Powers of A		Other	
Please describe "Other":Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	d your employees: pplicable Operations: Receipts				
Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	pplicable Operations:				
Please indicate all licenses held by you and OPERATIONS: Provide \$ Breakdown of A Payroll	pplicable Operations:				
		New Insta			
			allation		
		Retrofit			
		Design			
		Service/R	Repair		
		Inspection			
			ouct Cleaning		
		Other:			
Using annual gross receipts, estimate the p	percentage of sales from the	the following cat	egories:		
OPERATIONS MA	ARKET SEGMENTS		<u>SYSTEMS</u>		
New Installation% Co	mmercial _	%	Wet/Dry Sprint	klers	
Retrofit% Re	staurants _	%	Foam/Chem S	Systems	
	titutional _	%	Special Hazard		
	bitational _	%	Portable Exting	guishers	
		%			
	mputer Rooms _	%			
Other:%					

(01/2005) Page 2 of 6

c. Do you use a written contract with all your subcontractors? "Yes "No If Yes, please attach a copy of the contract d. Do you obtain Certificates of Insurance from all your subcontractors? "Yes "No e. Are you always added as an additional insured by your subcontractors? "Yes "No If No, give percentage:	a. If yes, indicate annual cost: \$ b. What kind of work is subcontracted?							
f. Indicate contractually required minimum limit of liability insurance: Have any of your jobs been in gasoline/fueling stations, chemical plants, refineries, nuclear power plants or similar hazard occupancies? "Yes " No	d. Do you obtain Certificates of Insurance from all your subcontractors? "Yes "No							
Have any of your jobs been in gasoline/fueling stations, chemical plants, refineries, nuclear power plants or similar hazard occupancies? "Yes "No If Yes, please indicate for whom and year done; or indicate if you intend to perform such work percent of jobs including: Fire Pumps								
Fire Pumps	Have any of your jobs been in gasoline/fueling stations, chemical plants, refineries, nuclear power	er plants or similar hazard						
If residential work is not currently done, please indicate the last year that residential work was done: Do you install, service or repair fire suppression systems aboard aircrafts, automobiles, mobile equipment, boats? "Yes "If Yes, please describe: If No, do you anticipate performing such work in the future? "Yes "No Do you fill any type of oxygen tanks? "Yes "No If you perform any retrofit work, describe the type of retrofit work, occupancy, number of stories, reason for retrofit, etc.: Do you install systems in buildings over four (4) stories? "Yes "No Do you sell any type of product including protective clothing or life support equipment? "Yes "No No Yes "No If Yes, a. Are employees with Level III or IV Certificates used? "Yes "No If Yes Ib. Is there a licensed and/or registered Professional Engineer (P.E.) on staff? "Yes "No If Yes No (2) Does the P.E. stamp and seal their own plans? "Yes "No If Yes, what percent of total design? "Yes "No C. Are outside firms used for design work? "Yes "No If Yes, indicate the percentage of design work done for othe and describe: "Yes "No If Yes, indicate the percentage of design work done for othe and describe: "Yes "No Do you prepare drawings for suppression system installations? "Yes "No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? "Yes "No Please check what is typically in those records: dates "type of work performed "materials used "replaced or recharged parts "when the system is activa For how long are records retained?	Percent of jobs including:	_						
Do you install, service or repair fire suppression systems aboard aircrafts, automobiles, mobile equipment, boats? "Yes "If Yes, please describe: If No, do you anticipate performing such work in the future? "Yes "No Do you fill any type of oxygen tanks? "Yes "No If you perform any retrofit work, describe the type of retrofit work, occupancy, number of stories, reason for retrofit, etc.; Do you install systems in buildings over four (4) stories? "Yes "No Do you manufacture any fire protection equipment? "Yes "No Do you sell any type of product including protective clothing or life support equipment? "Yes "No Are you covered as Additional Insured under Vendors coverage by manufacturer? "Yes "No If Yes, a Are employees with Level III or IV Certificates used? "Yes "No If Yes "No Is there a licensed and/or registered Professional Engineer (P.E.) on staff? "Yes "No (1) Does the P.E. stamp and seal their own plans? "Yes "No (2) Does the P.E. stamp and seal plans for outside firms? "Yes "No (2) Does the P.E. stamp and seal plans for outside firms? "Yes "No (3) Do you do any design work for other firms? "Yes "No If Yes, what percent of total design? "Yes "No (4) Do you do any design work for other firms? "Yes "No If Yes, indicate the percentage of design work done for othe and describe: "Yes "No Do you prepare drawings for suppression system installations? "Yes "No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: "Are detailed records kept on all jobs? "Yes "No Please check what is typically in those records: "dates "type of work performed "materials used "replaced or recharged parts "when the system is activa For how long are records retained?	Fire Pumps% Foam% Gas/Chemical% Fire Hydrants or Stand Pipes	;% Other						
If No, do you anticipate performing such work in the future? Do you fill any type of oxygen tanks? Tyes " No oxygen tanks? Do you fill any type of oxygen tanks? Do you install systems in buildings over four (4) stories? Do you install systems in buildings over four (4) stories? Do you annufacture any fire protection equipment? Do you annufacture any fire protection equipment? Do you sell any type of product including protective clothing or life support equipment? Yes " No oxygen to you design fire suppression/extinguishing systems? Po you design fire suppression/extinguishing systems? Are employees with Level III or IV Certificates used? If Yes, A re employees with Level III or IV Certificates used? If Yes to b. above, Do you do any design fire suppression and seal their own plans? Care outside firms used for design work? Care outside firms used for design work? Do you do any design work for other firms? Do you do any design work for other firms? Are one outside firms used for design work? Do you do any design work for other firms? Do you do any design work for other firms? Do you do any design work for other firms? Do you do any design work for other firms? Do you do any design work for other firms? Pes " No If Yes, what percent of total design work done for other and describe: Mo Do you prepare drawings for suppression system installations? Yes " No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? "Yes " No Please check what is typically in those records: dates Type of work performed " materials used " replaced or recharged parts " when the system is activa For how long are records retained?	If residential work is not currently done, please indicate the last year that residential work was done	:						
Do you fill any type of oxygen tanks? If you perform any retrofit work, describe the type of retrofit work, occupancy, number of stories, reason for retrofit, etc.: Do you install systems in buildings over four (4) stories? Do you manufacture any fire protection equipment? Do you sell any type of product including protective clothing or life support equipment? Yes No Do you design fire suppression/extinguishing systems? Do you design fire suppression/extinguishing systems? Yes No If Yes, a. Are employees with Level III or IV Certificates used? Yes No If Yes to b. above, 1) Does the P.E. stamp and seal their own plans? Can be P.E. stamp and seal their own plans? Are outside firms used for design work? Yes No If Yes, what percent of total design? Can be outside firms used for design work? Yes No If Yes, indicate the percentage of design work done for other and describe: Are outside mover or draftsman approve any changes to the specifications? Yes No Do you prepare drawings for suppression system installations? Yes No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? Yes No Please check what is typically in those records: When the system is activa For how long are records retained?		•						
If you perform any retrofit work, describe the type of retrofit work, occupancy, number of stories, reason for retrofit, etc.:	If No, do you anticipate performing such work in the future?	·· Yes ·· N						
Do you install systems in buildings over four (4) stories? "Yes No you manufacture any fire protection equipment? "Yes No you sell any type of product including protective clothing or life support equipment? "Yes No No Yes No No Yes No No Yes No No No Yes No	Do you fill any type of oxygen tanks?	·· Yes ·· N						
Do you manufacture any fire protection equipment? "Yes "No you sell any type of product including protective clothing or life support equipment? "Yes "No Are you covered as Additional Insured under Vendors coverage by manufacturer? "Yes "No If Yes," a. Are employees with Level III or IV Certificates used? "Yes "No If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? "Yes "No If Yes, "No Uses "No If Yes, "Yes "No Uses "Yes "No Uses "Yes "No Uses "No Uses "No Uses "Yes "No Uses "No Uses "No Uses "Yes "No Uses "Yes "No Uses "No Use	If you perform any retrofit work, describe the type of retrofit work, occupancy, number of stories, rea	ison for retrofit, etc.:						
Do you sell any type of product including protective clothing or life support equipment? "Yes NA Are you covered as Additional Insured under Vendors coverage by manufacturer? "Yes No Do you design fire suppression/extinguishing systems? "Yes No If Yes, a. Are employees with Level III or IV Certificates used? "Yes No Do you be the P.E. stamp and seal their own plans? "Yes No If Yes No No Do you do any design work for other firms? "Yes No If Yes, what percent of total design? "Yes No Do you do any design work for other firms? "Yes No If Yes, indicate the percentage of design work done for other and describe: "Yes No If Yes, indicate the percentage of design work done for other and describe: "Yes No If Yes, what percent of total design? "Yes No Do you prepare drawings for suppression system installations? "Yes No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: "Are detailed records kept on all jobs? "Yes No Please check what is typically in those records: "dates type of work performed "materials used "replaced or recharged parts "when the system is activated."	Do you install systems in buildings over four (4) stories?	·· Yes ·· N						
Are you covered as Additional Insured under Vendors coverage by manufacturer? Do you design fire suppression/extinguishing systems? "Yes No If Yes, a. Are employees with Level III or IV Certificates used? b. Is there a licensed and/or registered Professional Engineer (P.E.) on staff? Yes No If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? (2) Does the P.E. stamp and seal plans for outside firms? "Yes No C. Are outside firms used for design work? "Yes No If Yes, what percent of total design? "Yes No d. Do you do any design work for other firms? "Yes No If Yes, indicate the percentage of design work done for other and describe: "Yes No b. Does the plan owner or draftsman approve any changes to the specifications? "Yes No Do you prepare drawings for suppression system installations? "Yes No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? "Yes No Please check what is typically in those records: "when the system is activated for how long are records retained?	Do you manufacture any fire protection equipment?	·· Yes ·· N						
Do you design fire suppression/extinguishing systems? If Yes, a. Are employees with Level III or IV Certificates used? If Yes is there a licensed and/or registered Professional Engineer (P.E.) on staff? Yes is No If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? (2) Does the P.E. stamp and seal plans for outside firms? Are outside firms used for design work? Yes is No If Yes, what percent of total design? Wes is No If Yes, indicate the percentage of design work done for other and describe: An obest the plan owner or draftsman approve any changes to the specifications? Do you prepare drawings for suppression system installations? Yes is No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? Yes is No Please check what is typically in those records: When the system is activated.	Do you sell any type of product including protective clothing or life support equipment?	·· Yes ·· N						
If Yes, a. Are employees with Level III or IV Certificates used? "Yes "No b. Is there a licensed and/or registered Professional Engineer (P.E.) on staff? "Yes "No If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? "Yes "No (2) Does the P.E. stamp and seal plans for outside firms? "Yes "No c. Are outside firms used for design work? "Yes "No If Yes, what percent of total design?	Are you covered as Additional Insured under Vendors coverage by manufacturer?	·· Yes ·· N						
b. Is there a licensed and/or registered Professional Engineer (P.E.) on staff? "Yes "No If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? "Yes "No (2) Does the P.E. stamp and seal plans for outside firms? "Yes "No c. Are outside firms used for design work? "Yes "No If Yes, what percent of total design?)						
If Yes to b. above, (1) Does the P.E. stamp and seal their own plans? (2) Does the P.E. stamp and seal plans for outside firms? (3) Co. Are outside firms used for design work? (4) Do you do any design work for other firms? (5) Yes "No If Yes, what percent of total design? (6) Do you do any design work for other firms? (7) Yes "No If Yes, indicate the percentage of design work done for other and describe: (8) Mo If Yes indicate the percentage of design work done for other and describe: (8) No Does the plan owner or draftsman approve any changes to the specifications? (8) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (9) Yes "No Does the insured management (job foreman) approve any changes to the specifications? (1) Yes "No Does the insured management (job foreman) approve any changes to the specificat	a. Are employees with Level III or IV Certificates used? "Yes" No)						
(2) Does the P.E. stamp and seal plans for outside firms? "Yes "No c. Are outside firms used for design work? "Yes "No If Yes, what percent of total design?)						
d. Do you do any design work for other firms? "Yes "No If Yes, indicate the percentage of design work done for other and describe:								
b. Does the insured management (job foreman) approve any changes to the specifications? "Yes "No Do you prepare drawings for suppression system installations? "Yes "No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? "Yes "No Please check what is typically in those records: "dates "type of work performed "materials used "replaced or recharged parts "when the system is activated for how long are records retained?	d. Do you do any design work for other firms? "Yes" No If Yes, indicate the percentage of							
Do you prepare drawings for suppression system installations? "Yes "No If Yes, describe how such drawings are checked for compliance with the specifications of the system and the local building and life safety codes:	a. Does the plan owner or draftsman approve any changes to the specifications?	·· Yes ·· No						
checked for compliance with the specifications of the system and the local building and life safety codes: Are detailed records kept on all jobs? "Yes "No Please check what is typically in those records: dates "type of work performed "materials used "replaced or recharged parts "when the system is activated for how long are records retained?	b. Does the insured management (job foreman) approve any changes to the specifications?	·· Yes ·· No						
"type of work performed "materials used "replaced or recharged parts "when the system is activated how long are records retained?	Do you prepare drawings for suppression system installations? "Yes "No If Yes, describ checked for compliance with the specifications of the system and the local building and life safety continuous control of the system.	e how such drawings are odes:						
•	" type of work performed " materials used " replaced or recharged parts "							
	r or now long are records retained:							

(01/2005) Page 3 of 6

33.	Who verifies a	t completion of the job that	all work complies	with NFPA Standards ar	nd local codes?					
34. If retrofit work is done, do the job proposals and contracts include an asbestos clause mandating removal of asl party prior to work commencement? "Yes "No					of asbestos by a third					
35.	Approximately for different size	Approximately what percentage of jobs use CPVC pipe?								
36.	Describe any f prevention me									
	M/LOSS HISTO required to bind.	RY: If none, so state. A	ttach five (5) years	currently valued loss ru	ins with application, if a	available. Verified loss				
	Date	Description		Paid Amount	Reserves	Status (Open/Closed				
Desc	ribe any additior	nal incidents that have occ	urred that may resu	ult in a claim being made	against you. If none, s	so state:				
POLI	CY INFORMATI	ON:								
	Carrier	Policy Period	Limits	Premium 	Exposures Basis	Deductible				
					<u> </u>					
				_						
Has	any carrier cance	elled or refused to renew?	·· Yes ·· No	If Yes, please descri	ribe:					

(01/2005) Page 4 of 6

Notice to California Insureds

- 1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINES" INSURERS.
- 2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT WHICH APPLIES TO CALIFORNIA LICENSED INSUR ERS.
- 3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
- 4. CALIFORNIA MAINTAINS A LIST OF ELIGIBLE SURPLUS LINES INSURERS APPROVED BY THE INSURANCE COMMISSIONER. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST.
- 5. FOR ADDITIONAL INFORMATION ABOUT THE INSURER YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE, AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357.
- 6. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY THAT YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

(01/2005) Page 5 of 6

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON, FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT WHICH IS A CRIME. (Note: This notice is required by New York insurance regulations, but may also be a crime in other states.)

NOTICE TO 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.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

THE UNDERSIGNED DECLARES THAT TO THE BEST OF THEIR KNOWLEDGE AND BELIEF THE STATEMENTS SET FORTH HEREIN ARE TRUE. THE SIGNING OF THIS APPLICATION DOES NOT BIND THE UNDERSIGNED TO PURCHASE INSURANCE, NOR DOES REVIEW OF THE APPLICATION BIND THE INSUROR TO ISSUE A POLICY. IT IS AGREED, HOWEVER, THAT THIS APPLICATION SHALL BE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED.

SIGNED BY:			
Applicant	Date	Producer	Date

(01/2005) Page 6 of 6