



# **VENUE APPLICATION**

## **SUBMISSION REQUIREMENTS**

- Completed signed / dated Supplemental Applications
- Completed ACORD Applications (Property, Auto and Umbrella Liability) if coverages requested
- Lease agreement between the insured and venue / facility owner (if applicable)
- Currently valued insurance company loss runs for the current policy period plus 4 prior years
- Safety Program and training guide for employees
- If other named insureds are to be included, attach list and describe operations of each

<b>BROKER INFORMATION</b>					
Broker/Agency Name:					
Address:		City:		State:	Zip:
Contact Person:					
Contact Information:	Phone #:		Fax #:		
	E Mail:		Wobcito:		

										obolio.				
GENERAL APPLICANT INFORMATION														
Name of Insured	Name of Insured: Website:													
Insured Street Address:				City: State: 2			Zip:							
Contact Person:														
Contact Informat	ct Information: Phone #:				Fax	( #:								
			E-Mail:											
Business Structu	re:	☐ Cor	ooratio	n	☐ Joint Vent	ure	☐ Partners	hip	)		Other:			
Insured Status:		For Pro	r Profit											
Date of Incorpora	Date of Incorporation or Charter: State where Charter or Corporation is filed:													
Name of Owner:														
Name of Insuran	ce C	ontact:												

## **POLICY INFORMATION**

Effective Date:	Expiration Date:	Quote Need By Date:		
Has insured had insurance coverage previously?		Have coverages ever been canceled or non-renewed during		
☐ Yes ☐ No		past 5 years?		
If Yes, please provide 5 years currently valued loss runs.		☐ Yes ☐ No		
		If Yes, please provide an explanation:		

**COVERAGE AND LIMITS (Please provide a copy of the expiring policy)** 

Coverage Type	Limit Type: Occurrence	Limit Amount	Aggregate	Other
General Liability				
Products, Completed Operations				
Personal & Advertising Injury				
Legal Liability				
Abuse & Molestation				
Liquor Liability				
Special Events				
Participant Legal Liability				
Other - Describe				



<sup>\*</sup>Please provide past 5 year hard copy loss runs and description of any individual claim or reserve in excess of \$10,000





ADDITIONAL INSUREDS – Provide nam	e, description and business relationship

ADDITIONAL INSUREDS – Provide name, description and business relationship							
Additional Insured/Vendor Name	Description of the	operations	Relationshi	p to Insured			
			I				
REVENUE BREAKDOWN				1			
Does the applicant operate a concession	stand or have any ot	her food/beverage s	ales?	☐ Yes ☐ No			
If Yes, is it self-service?				☐ Yes ☐ No			
If Yes, are there designated eating areas	?			☐ Yes ☐ No			
If Yes, cooking equipment is:		☐ Electric	☐ Gas	☐ Propane			
Are there any grills and / or deep fryers or	n premises?		•	☐ Yes ☐ No			
Are they equipped with hoods, automatic	fire suppression syst	ems and automatic	fuel shutoff	☐ Yes ☐ No			
controls?	,,						
List type of foods / beverages sold:							
Are there any liquor sales?				☐ Yes ☐ No			
If Yes to above question, what percent of	sales?	_%					
Estimated <b>TOTAL</b> Gross Receipts:							
Breakdown of Receipts:				1			
Ticket Sales:				Liquor Receipts:			
Concessions/Food:				Merchandise:			
Parking Receipts:				Venue Rental:			
Other:							
UNDERWRITING INFORMATION							
Please provide details of the managemen	nt experience (include	number of years ur	nder present m	nanagement):			
The second of the managemen	it experience (include	Trainibor or yours ar	idoi procentin	ianagement):			
Describe in detail the nature of the operat	tions:						
·							
Number of Years in Operation:							
Are all entrance areas clearly marked? ☐ Yes ☐ No							
Estimated Annual Attendance:							
Maximum Capacity:							
How is attendance monitored:							
Hours of Operation:							
Annual Payroll:		T = 4					
Number of Employees: Total:		Per Shift:					
Number of Years in Business:							
Date stadium/venue was constructed:		Date of any major i		:			
		If so, what was dor	ie?				
Primary Construction Materials:		Stadium/Venue Ca	nacity:				
Trimary Construction Materials.		Stadium venue Ca	pacity.				
Venue Square Footage:		Sprinkler System?	□ Yes □ N	0			
Permanent seating capacity:		Type of sprinkler/al					
		. JPC St Spillittol/al	5,0.01113.				
Number of Stories:							
Does the facility have an emergency evacuation plan?   Yes  No							
If Yes, how often is the staff drilled on em							







Has an emergency contingency plan been made? ☐ Yes ☐ No  If Yes, please provide a copy.						
Are there any amusement rides, air inflatable structures, rock climbing walls, pools, etc. (temporary or permanent) on						
premises? ☐ Yes ☐ No						
If Yes, please describe and complete the appropriate supplemental applications:						
Are there childcare services provided? ☐ Yes ☐ No						
If Yes, please provide and complete the Abuse and Molestation Supplementary app.						
Is smoking allowed anywhere on premises? ☐ Yes ☐ No						
If Yes, please describe:						
Is there a video game arcade or game room on premises? ☐ Yes ☐ No						
If Yes, please describe:						
Is there a Spa, Fitness Center or Recreational Activities Room? ☐ Yes ☐ No						
If Yes, please describe:						
Is there a swimming pool on premises? ☐ Yes ☐ No						
If Yes, please describe:						
If Yes, describe safety precautions including description of lifeguarding, if any:						
Are there overnight accommodations on the premises? ☐ Yes ☐ No						
Are there overnight accommodations on the premises? ☐ Yes ☐ No If Yes, how many Rooms?						
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance	Facility	Sub-Contractor				
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If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition	Facility	Sub-Contractor				
If Yes, how many Rooms? Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol	Facility	Sub-Contractor				
If Yes, how many Rooms? Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol	Facility	Sub-Contractor				
If Yes, how many Rooms? Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid	Facility	Sub-Contractor				
If Yes, how many Rooms? Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking	Facility	Sub-Contractor				
If Yes, how many Rooms? Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security  Premises Defects  *Please provide a copy of all subcontractor agreements  Person responsible for general operation of facility activities:	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security  Premises Defects  *Please provide a copy of all subcontractor agreements  Person responsible for general operation of facility activities: Years of experience:	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security  Premises Defects  *Please provide a copy of all subcontractor agreements  Person responsible for general operation of facility activities: Years of experience:  Any self-promoted events?   Yes  No	Facility	Sub-Contractor				
If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security  Premises Defects  *Please provide a copy of all subcontractor agreements  Person responsible for general operation of facility activities: Years of experience:	Facility	Sub-Contractor				
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If Yes, how many Rooms?  Please specify who has responsibility for the following game day operations:  Operation Sports Team Other Lessor  Facility Maintenance  Maintenance of Competition  Area (field)  Concessions- Non-Alcohol  Concessions- Alcohol  First Aid  Parking  Security  Premises Defects  *Please provide a copy of all subcontractor agreements  Person responsible for general operation of facility activities: Years of experience:  Any self-promoted events?  Yes  No  If Yes, please describe:		Sub-Contractor				





# **CONTRACTUAL UNDERWRITING INFORMATION**

Do the entities using the facility list the applicant as an additional insured? $\Box$ Yes $\Box$ No If Yes, what limit is required?								
When subcontractors are utilized, is the applicant listed as an additional insured under the subcontractor's policy?								
Who has authority to sign contracts on behalf of the applicant and what is the review process?								
Is there a system in place for obtaining certificates of insurance where applicable? $\Box$ Yes $\Box$ No If Yes, please describe:								
Do you require Entertainers to provide evidence of insurance? ☐ Yes ☐ No ☐ Yes, attach copy								
Do you have to Hold Harmless the Ent	ertainers while	perform	ing?			☐ Yes ☐ N	Ю	If Yes, attach copy
SAFETY INFORMATION			1 -					
Are all curbs, steps and ledges highligh						th ADA?	Yes	⊔ No
Are you contemplating any demolition, If Yes, please describe:	new construct	ion or str	uctural al	terations	s? ⊔ Y	′es ⊔ No		
le the facility in compliance with all gov	orom ontal act	atı ond fi	ro codoo	<u> </u>		N-		
Is the facility in compliance with all gov	emmentai sait	ety and ii	re codes?		□ Ye	s 🗆 No		
Describe the medical support system:								
AEDs on premises: ☐ Yes ☐ No If Yes, how many and are staff trained	on use?			# First	Aid/CP	R Trained st	aff:	
Distance to nearest Medical Facility:	# of miles:		Distance	to near	est Fire	Station:		# of miles:
Is there a formal emergency evacuation	n plan?	☐ Yes If Yes, µ	□ No provide a	сору				
Describe the fire alarm system – central station, local alarm, etc.:								
Are all fire extinguishers easily accessible in all buildings?			☐ Yes ☐	No	)			
Are they checked: ☐ Monthly ☐ Annually ☐ Other – please describe:								
Do you have fire extinguishers located in all buildings, at all attractions? ☐ Yes ☐ No				)				
Describe the burglar alarm system:								
Does the facility have back-up emerge	ncy lighting or					☐ Yes ☐	No	
Are all exits well marked: ☐ Yes ☐ No How many exits are in the facility?								
Are all floor surfaces in the facility a no surface?	n-skid/non-slip		es □ No o, explain:					
Are tables and chairs in good condition				n and re	pair?	☐ Yes ☐	No	1
Please state the frequency of washroo		ntenance	1	_				
Are there elevators or escalators on the	e premises?		☐ Yes		-1-7			
If Yes, number of elevators:	tions/maintan	anco?		r of esca	alators:			
Is a maintenance log kept on all inspections/maintenance?   Yes No  Are there any security cameras in place?								







# **PARKING AREA**

Describe Parking Area: type of surface, level, sloped, lighting etc.:	
20001.20 . arking / iroa. typo or oarrado, lovoi, diopou, lighting otto.	
Do you provide valet parking?	☐ Yes ☐ No
Is Parking Area Security Patrolled:	☐ Yes ☐ No
Does Parking Area have sufficient lighting?	☐ Yes ☐ No
Is valet parking available?	☐ Yes ☐ No
Is Shuttle Service provided?	☐ Yes ☐ No
How is access to the parking lot controlled? Describe:	0010
# of parking lots: Total Parking Lo	ot Capacity:
# of Parking Attendants per shift:	
Are patrons required to walk across public streets or highways from the pareas?	parking ☐ Yes ☐ No
Are buses or trams used on the premises?	☐ Yes ☐ No
	,
PERFORMING ARTS CENTER VENUE (NON-SPORTS) SECTION	
Check here if section does not apply □	
Please describe the types of performing arts that take place at this venue	<b>)</b> :
Are performers required to show proof of insurance?	☐ Yes ☐ No
7 to performere required to show proof of intogration.	103 110
SPORTS/STADIUM VENUE SECTION	
Check here if section does not apply □	
Please describe the types of sporting events that take place at this venue	e:
Are Teams required to show proof of insurance?	□ Voc. □No
Are reallis required to show proof of insurance?	☐ Yes ☐No
CIVIC AND CONVENTION CENTERS VENUE SECTION	
Check here if section does not apply □	
Please describe the types of conventions that take place at this venue:	
Are all Exhibitors required to show proof of insurance?	☐ Yes ☐ No
MULTI LICE FACILITIES VENUE SECTION	
MULTI-USE FACILITIES VENUE SECTION  Check here if section does not apply	
Check here if section does not apply ☐ Please describe the types of events that take place at this venue:	
Flease describe the types of events that take place at this vehue:	
Are all users required to show proof of insurance?	☐ Yes ☐ No





# HIRED AND NON-OWNED AUTO LIABILITY

Complete this section if you need a quote for Hired and Non-Owned Auto Coverage. If you do not need a quote for Hired and Non-Owned, skip this section.

Does the insured have any owned automobiles?	☐ Yes ☐ No
If Yes, who is the insurer?	
Limits of coverage: \$ Effective date of coverage:	
Does insured allow employees to use their own person vehicles for business purposes?	☐ Yes ☐ No
If insured allows employees to use their own personal vehicles, how many employees use	their personal vehicles?:
If insured allows employees to use their own personal vehicles, indicate the frequency of □ Daily □ Weekly □ Monthly □ Other:	use:
Does insured obtain Motor Vehicle Reports?	☐ Yes ☐ No
Does insured confirm that all employees who regularly use their cars for business purposes carry minimum personal auto limits?  If Yes, what limits are required? \$	☐ Yes ☐ No
Does insured have a driver training program for employees who use owned vehicles or their own personal vehicles?	☐ Yes ☐ No
Limits of coverage required: ☐ \$100,000 ☐ \$300,000 ☐ \$500,000 ☐ \$1,000,000	☐ Other
ABUSE AND MOLESTATION  Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.	ou do not need a quote, skip
Complete this section if you need a quote for Abuse and Molestation Coverage. If you	ou do not need a quote, skip
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.	
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.  Does the insured have custodial responsibility for minors?  Does insured's employees and volunteers (paid and volunteer) employment application include questions about whether the individual has ever been convicted for any crime,	☐ Yes ☐ No
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.  Does the insured have custodial responsibility for minors?  Does insured's employees and volunteers (paid and volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child abuse offenses?	☐ Yes ☐ No ☐ Yes ☐ No
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.  Does the insured have custodial responsibility for minors?  Does insured's employees and volunteers (paid and volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child abuse offenses?  Does insured run background checks on all employees and volunteers?  Does insured have a written set of procedures for screening employees and volunteers?	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.  Does the insured have custodial responsibility for minors?  Does insured's employees and volunteers (paid and volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child abuse offenses?  Does insured run background checks on all employees and volunteers?  Does insured have a written set of procedures for screening employees and volunteers?  If Yes, please forward. If No, please describe screening process.	☐ Yes ☐ No
Complete this section if you need a quote for Abuse and Molestation Coverage. If you this section.  Does the insured have custodial responsibility for minors?  Does insured's employees and volunteers (paid and volunteer) employment application include questions about whether the individual has ever been convicted for any crime, including sex-related or child abuse offenses?  Does insured run background checks on all employees and volunteers?  Does insured have a written set of procedures for screening employees and volunteers? If Yes, please forward. If No, please describe screening process.  Does insured have an Abuse & Molestation Policy with regard to sexual abuse?	□ Yes       No         □ Yes       No         □ Yes       No         □ Yes       No         □ Yes       No





Required Information for a Quote	
Please be sure the following items are completed in their entirety and attached to the application as applicable:	
Company loss runs currently valued for the past 5 years including current year	
Copies of expiring policies including any manuscript forms	
Detailed list of all insureds and their descriptions	
Anticipated schedule of events	
5. Boilerplate and Contractual Agreements	
Copy of contract for all Third Party Subcontractors	

I understand that the signing of this application does not bind me to complete or Insurance Carrier to accept this Insurance but agree that, should a contract of Insurance be concluded, this application and the statements made therein shall form the basis of the contract.					
By signing this Application, I agree to conduct electronic commerce and to accept an electronic insurance policy and other documents issued by Everest. I acknowledge that I may request a written policy.					
I DECLARE THAT THE STATEMENTS AND VALUES MADE HEREIN ARE TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.					
Signature of Owner, Partner, Member, Principal, or Officer Authorized to Sign as Applicant	Applicant's Printed Name:				
Title:	Date:				
Producer Name:	License#:				





### **FRAUD STATEMENTS**

#### **GENERAL STATEMENT**

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 is a crime and subjects the person to criminal and civil penalties. (Applicable in all states except those specifically identified below).

### APPLICABLE IN ALABAMA, ARKANSAS, LOUISIANA, MARYLAND, NEW MEXICO, RHODE ISLAND and WEST VIRGINIA

Any person who knowingly (or willfully)\* 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)\*\* confinement in prison. \*Applies in MD only. \*\* Applies in NM only.

### APPLICABLE IN 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.

### APPLICABLE IN THE DISTRICT OF COLUMBIA

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 FLORIDA

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 HAWAII**

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

## **APPLICABLE IN KANSAS**

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 statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

## APPLICABLE IN KENTUCKY, NEW YORK, AND 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 any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime (and subjects such person to criminal and civil penalties)\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*\*.\*Applies in NY and PA only. \*\*Applies in NY Only.

## **NEW YORK - AUTO SPECIFIC**

Auto: All applications for automobile insurance and all claim forms — "Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, 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 value of the subject motor vehicle or stated claim for each violation."

### PENNSYLVANIA – AUTO SPECIFIC

Auto: "Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and the payment of a fine of up to \$15,000."

### APPLICABLE IN MASSACHUSETTS and NEBRASKA

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, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

### APPLICABLE IN MAINE, TENNNESSEE, VIRGINIA, 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 denial of insurance benefits. \* Applies in ME Only.





### TENNESSEE - WC ONLY

Workers Compensation: "It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits."

### APPLICABLE IN MINNESOTA

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

#### APPLICABLE IN NEW HAMPSHIRE

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.

#### **APPLICABLE IN 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.

### **APPLICABLE IN OHIO**

Any person who, with intent to defraud or knowing that he/she 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 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.

#### APPLICABLE IN OREGON

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 PUERTO RICO**

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

### APPLICABLE IN VERMONT

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