



BUSINESS OWNERS APPLICATION

DATE (MM/DD/YYYY)

AGENCY	PHONE (A/C, No, Ext):	COMPANY	NAIC CODE:
	FAX (A/C, No):		POLICY #:
		COMPANY POLICY OR PROGRAM NAME	PROGRAM CODE:
			TOTAL PREMIUM: \$
E-MAIL ADDRESS:		NEW <input type="checkbox"/> RNWL <input type="checkbox"/>	EFFECTIVE DATE
CODE:		EXPIRATION DATE	DIRECT BILL <input type="checkbox"/>
SUB CODE:			AGENCY BILL <input type="checkbox"/>
AGENCY CUSTOMER ID		QUOTE <input type="checkbox"/>	ISSUE POLICY <input type="checkbox"/>
		POLICY TYPE	DEPOSIT
		BOUND (DATE):	\$
		STD <input type="checkbox"/>	SPEC <input type="checkbox"/>

APPLICANT INFORMATION

NAME (First Named Insured)	INDIVIDUAL <input type="checkbox"/>	L L C <input type="checkbox"/>	GL CODE	SIC	FEIN OR SOC SEC #
	PARTNERSHIP <input type="checkbox"/>	JOINT VENTURE <input type="checkbox"/>			
MAILING ADDRESS (INCLUDING ZIP+4)	CORPORATION <input type="checkbox"/>	OTHER <input type="checkbox"/>			
	CONTACT FOR INSPECTION		PHONE (A/C, No, Ext):		
INTERNET ADDRESS:	CREDIT BUREAU NAME		ID NUMBER		

NATURE OF BUSINESS

OFFICE <input type="checkbox"/>	RETAIL <input type="checkbox"/>	APARTMENTS <input type="checkbox"/>	RESTAURANT <input type="checkbox"/>	DATE BUSINESS STARTED
SERVICE <input type="checkbox"/>	WHOLESALE <input type="checkbox"/>	CONDOMINIUMS <input type="checkbox"/>	CONTRACTOR <input type="checkbox"/>	
DESCRIPTION OF OPERATIONS				
RETAIL STORES: _____ % INSTALLATION, SERVICE OR REPAIR WORK				

GENERAL INFORMATION

PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO	PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO
1. DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc)	<input type="checkbox"/>	<input type="checkbox"/>	8. DO YOU OWN OR OPERATE ANY OTHER BUSINESS?	<input type="checkbox"/>	<input type="checkbox"/>
2. ARE ATHLETIC TEAMS SPONSORED?	<input type="checkbox"/>	<input type="checkbox"/>	9. ANY OTHER INSURANCE WITH THIS COMPANY? (LIST POLICY NUMBERS)	<input type="checkbox"/>	<input type="checkbox"/>
3. ARE SUB CONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING A CERTIFICATE OF INSURANCE? IF NOT, WHO CHECKS CERTIFICATES?	<input type="checkbox"/>	<input type="checkbox"/>	10. ARE YOU INVOLVED IN MANUFACTURING, MIXING, RELABELING OR REPACKAGING OF PRODUCTS?	<input type="checkbox"/>	<input type="checkbox"/>
4. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).	<input type="checkbox"/>	<input type="checkbox"/>	11. DO YOU RENT OR LOAN EQUIPMENT TO OTHERS?	<input type="checkbox"/>	<input type="checkbox"/>
5. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR 3 YEARS? (NOT APPLICABLE IN MO)	<input type="checkbox"/>	<input type="checkbox"/>	12. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY, JUDGEMENT OR LIEN DURING THE PAST FIVE (5) YEARS?	<input type="checkbox"/>	<input type="checkbox"/>
6. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?	<input type="checkbox"/>	<input type="checkbox"/>	13. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES OR CHEMICALS?	<input type="checkbox"/>	<input type="checkbox"/>
7. ANY WORKERS COMPENSATION CARRIED?	<input type="checkbox"/>	<input type="checkbox"/>	14. ANY CATASTROPHE EXPOSURE?	<input type="checkbox"/>	<input type="checkbox"/>
			15. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?	<input type="checkbox"/>	<input type="checkbox"/>
			16. ANY UNCORRECTED FIRE CODE VIOLATIONS?	<input type="checkbox"/>	<input type="checkbox"/>

DESCRIBE ANY LOCATION / BUSINESS INTEREST OWNED / OPERATED BY INSURED BUT NOT LISTED

PRIOR POLICY(IES)/LOSS HISTORY See attached loss summary

PREVIOUS CARRIER	POLICY NUMBER	TOTAL PREMIUM	EXP DATE	# LOSSES LAST ___ YRS	TOTAL LOSSES \$
DESCRIPTION OF LOSSES, WHETHER OR NOT INSURED (Date, cause, amt paid, claim status)					

POLICY LEVEL COVERAGES

LIABILITY (Choose the limit options compatible with the program you are requesting)

COVERAGE	LIMIT	DED	COVERAGE	LIMIT	DED
COMBINED SINGLE LIMIT	\$		HIRED AUTO	\$	
BODILY INJURY & PROP DAMAGE	OCCURRENCE	\$	NON-OWNED AUTO	\$	
	AGGREGATE	\$	EMPLOYEE BENEFITS	\$	
MEDICAL EXPENSE (PER PERSON)	\$			\$	
DAMAGE TO RENTAL PREMISES	\$			\$	
PROFESSIONAL LIABILITY	\$			\$	
LIQUOR LIABILITY				\$	
	GEN. AGGREGATE	\$		\$	
	PER PERSON	\$		\$	
OTHER: _____	\$			\$	

ADDITIONAL COVERAGES - Total Amount of Policy Coverage Desired

COVERAGE	TOTAL AMOUNT	DED	END #s	COVERAGE	TOTAL AMOUNT	DED	END #s
EXTRA EXP	ACTUAL LOSS SUSTAINED NO. OF MONTHS	\$		COMPUTERS	\$	\$	
	\$			ORD OR LAW	\$	\$	
LOSS OF INC	ACTUAL LOSS SUSTAINED NO. OF MONTHS	\$		ERISA	\$	\$	
	\$			FLOOD	\$	\$	
VAL PAPERS	\$	\$		EARTHQUAKE	\$	\$	
ACCNTS REC	\$	\$		B & M BASIC	\$	\$	
SIGN	\$	\$		B & M BROAD	\$	\$	
EMPL DISHON	\$	\$		B & M SPOILAGE	\$	\$	
BRG/ROB STK	\$	\$		TRANSIT	\$	\$	
BRG/ROB MNY	\$	\$			\$	\$	
MONEY & SEC - INSIDE	\$	\$			\$	\$	
MONEY & SEC OUTSIDE	\$	\$			\$	\$	
SPOILAGE	\$	\$			\$	\$	

SPECIALTY PROGRAMS

RESTAURANTS - ATTACH ACORD 185 FOR EACH LOCATION
CONTRACTORS - ATTACH ACORD 186 FOR EACH LOCATION
PROFESSIONAL LIABILITY - ATTACH ACORD 187 FOR BARBER AND BEAUTY SHOPS, FUNERAL HOMES, OPTICAL AND HEARING AID ESTABLISHMENTS, PRINTERS OR VETERINARIANS

ADDITIONAL INTEREST ACORD 45 ATTACHED

INTEREST	RANK:	NAME AND ADDRESS	REFERENCE #:	CERTIFICATE REQUIRED	INTEREST IN ITEM NUMBER	
ADDITIONAL INSURED					PREMISES:	BUILDING:
LOSS PAYEE					VEHICLE:	BOAT:
MORTGAGEE					SCHEDULED ITEM NUMBER:	
LIENHOLDER					OTHER	
					ITEM DESCRIPTION:	

NOTICE OF INSURANCE INFORMATION PRACTICES
 PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION AND SUBSEQUENT RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

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 [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR, or VT; in DC, LA, ME, TN, VA, and WA insurance benefits may also be denied)

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND CERTIFIES THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE CERTIFIES THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

APPLICANT'S SIGNATURE	DATE	PRODUCER'S SIGNATURE	NATIONAL PRODUCER NUMBER
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PREMISES		PREM #:	BLDG #:	BLANKET RATE	YES	NO	ACORD 139 ATTACHED
ADDRESS (Street, City, State)		CHECK IF PRIMARY PREMISES		INTEREST	OWNER	PERCENTAGE OCCUPIED	SURROUNDING EXPOSURES & OTHER OCCUPANCIES
				TENANT		SQUARE FEET OCCUPIED	FRONT
				YEAR BUILT			RIGHT
				PROT CLASS	RATE TERR	DISTANCE TO FIRE STAT	REAR
						FT MI	LEFT
							ANY AREA LEASED?
							YES
							NO
COUNTY:	ZIP:						FIRE DISTRICT/CODE NUMBER
DESCRIPTION OF OPERATIONS AT THIS PREMISES							INSIDE CITY LIMITS?
							YES
							NO
# OF EMPLOYEES	HOURS OF OPERATION						ANNUAL SALES/RECEIPTS
	START TIME:	CLOSING TIME:					TOTAL PAYROLL
							\$
							\$
CLASS CODE	RATE #	RATE GROUP	DESCRIPTION OF ALL OCCUPANCIES AT THIS PREMISES				

PROPERTY														
BLDG	LIMIT	% COINS	VALUATION:	RC	ACV	INFL %	\$	DED	CONSTRUCTION TYPE				TOT SQ FT AREA	
	\$			FVRC			\$	DED					YES	NO
PERS PROP	LIMIT	% COINS	VALUATION:	RC	ACV	(N/A)	\$	DED	# STORIES	% SPRNK	BASEMENT PRESENT?		YES	NO
	\$			FVRC			\$	DED			IS IT FINISHED?		YES	NO
BUILDING IMPROVEMENTS	WIRING YEAR	ROOFING YEAR	PLUMBING YEAR	HEATING YEAR	ROOF TYPE	BLDG CODE GRADE	INSPECTED?	COMM SPEC	TAX CODE	WIND CLASS	SEMI-RESISTIVE			
							YES NO			RESISTIVE				

LIABILITY - PREMISES COVERAGE ONLY (Choose the limit options compatible with the program you are requesting)													
COVERAGE		LIMIT		DED		COVERAGE		LIMIT		DED			
LIQUOR LIABILITY													
GEN. AGGREGATE		\$											
PER PERSON		\$											
OTHER: _____		\$											
		\$											
		\$											
		\$											
		\$											
		\$											
		\$											
CLASSIFICATION						CLASS CODE		PREMIUM BASIS EXPOSURE		CODE		(S) gross sales - per \$1,000/sales (P) payroll - per \$1,000/pay (A) area - per 1,000/sq ft (C) total cost - per \$1,000/cost (M) admissions - per 1,000/adm (U) unit - per unit (T) other	

ADDITIONAL COVERAGES - PREMISES COVERAGE ONLY - Total Amount of Coverage Desired													
COVERAGE	TOTAL AMOUNT	DED	END #s	COVERAGE	TOTAL AMOUNT	DED	END #s						
EXTRA EXP	ACTUAL LOSS SUSTAINED NO. OF MONTHS _____	\$		SPOILAGE	\$	\$							
	\$			COMPUTERS	\$	\$							
LOSS OF INC	ACTUAL LOSS SUSTAINED NO. OF MONTHS _____	\$		ORD OR LAW	\$	\$							
	\$			FLOOD	\$	\$							
VAL PAPERS	\$	\$		EARTHQUAKE	\$	\$							
ACCNTS REC	\$	\$		B & M BASIC	\$	\$							
SIGN	\$	\$		B & M BROAD	\$	\$							
EMPL DISHON	\$	\$		B & M SPOILAGE	\$	\$							
BRG/ROB STK	\$	\$		TRANSIT	\$	\$							
BRG/ROB MNY	\$	\$			\$	\$							
MONEY & SEC - INSIDE	\$	\$			\$	\$							
MONEY & SEC OUTSIDE	\$	\$			\$	\$							
GLASS	LOCATION IN BUILDING	# PLATES	AREA SQ FT	LENGTH LINEAR FT	GLASS TYPE	INTERIOR	TENANTS EXT	VALUE	DED				
	GROUND FLOOR GLASS					<input type="checkbox"/>	<input type="checkbox"/>	\$	\$				
	ABOVE GROUND FLOOR GLASS					<input type="checkbox"/>	<input type="checkbox"/>	\$	\$				

PREMISES GENERAL INFORMATION													
				YES	NO					YES	NO		
1. DOES APPLICANT HAVE A HEATING OR PROCESSING BOILER? (IF YES, INDICATE DATE OF LAST INSPECTION)						4. IS ALL EQUIPMENT INSPECTED ANNUALLY AND WELL MAINTAINED?							
2. CURRENT CARRIER FOR BOILER & MACHINERY COVERAGE:						5. IS THERE A SWIMMING POOL ON PREMISES?							
3. ANY SPECIALIZED EQUIPMENT, SUCH AS MEDICAL EQUIPMENT OR OTHER, VALUED OVER \$100,000? IF YES, DESCRIBE.						YES	FENCED	DIVING BOARD	ABOVE GROUND	LIFE GUARD			
						NO	LIMITED ACCESS	SLIDE	IN - GROUND				

REMARKS (Attach additional sheets if more space is required)

APARTMENTS AND CONDOMINIUMS

	YES	NO		YES	NO	
1. IS THERE A PLAYGROUND ON PREMISES?			5. SMOKE DETECTORS:	NONE	BATTERY	WIRED
2. IS ALUMINUM WIRE USED? (IF YES, DESCRIBE PROTECTION)			6. ATTACH COPY OF CONDO ASSOCIATION BYLAWS IF D&O COVERAGE IS REQUESTED.			
3. # OF FIRE DIVISIONS:	# UNITS PER FIRE DIVISION:	# UNITS OWNER OCCUPIED:	7. IS DEVELOPER OR CONTRACTOR A BOARD MEMBER?			
4. INDICATE WHERE COVERAGE APPLIES TO:	BARE WALLS	FINISHED WALLS	8. IS A PROPERTY MANAGER EMPLOYED?			

CRIME

ALARM TYPE	ALARM DESCRIPTION	GRADE	EXTENT OF PROTECTION			SAFE/VAULT/RECEPTACLE MANUFACTURER'S NAME	LABEL
<input type="checkbox"/> HOLD-UP <input type="checkbox"/> PREMISES <input type="checkbox"/> SAFE/VAULT	<input type="checkbox"/> LOCAL GONG	CERT #: EXP DATE:	SAFE/VAULT	PREMISES ALARM			<input type="checkbox"/> UL <input type="checkbox"/> SMNA CLASS
	<input type="checkbox"/> CNTRL STAT W/ KEYS		PARTIAL	1	2	3	
	<input type="checkbox"/> CNTRL STAT W/O KEYS		COMPLETE				
	<input type="checkbox"/> POLICE CONNECT						
MAXIMUM CASH ON PREMISES \$	MAXIMUM CASH WITH MESSENGER \$	MONEY ON PREMISES OVERNIGHT \$	FREQUENCY OF DEPOSITS	DEADBOLT CYLINDER DOOR LOCKS? <input type="checkbox"/> YES <input type="checkbox"/> NO	SAFE DOOR CONSTRUCTION		
OTHER PROTECTION (Lighting, fences, watchpersons, etc)							

REMARKS (Attach additional sheets if more space is required)

ATTACHMENTS

[REMARKS AREA]	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">STATE SUPPLEMENT(S) (If applicable)</td> </tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td> </td></tr> </table>	STATE SUPPLEMENT(S) (If applicable)				
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