



Specialty Training School Application - All States

YOU CAN OBTAIN AN INSTANT QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE INFORMATION, SUBJECT TO THE REMAINDER OF THE APPLICATION COMPLETED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: _____

Location address: _____ Same as mailing address

City: _____

State: _____

Zip code: _____

E-mail address of primary contact: _____

Description of operations:

Classification (Type of school):

- | | | |
|---|---|--|
| <input type="checkbox"/> Art instruction | <input type="checkbox"/> Drama/Theater | <input type="checkbox"/> Photography |
| <input type="checkbox"/> Athletic instruction | <input type="checkbox"/> Dressmaking | <input type="checkbox"/> Poker/Gambling |
| <input type="checkbox"/> Bartending | <input type="checkbox"/> Hobby | <input type="checkbox"/> Public speaking |
| <input type="checkbox"/> Beautician | <input type="checkbox"/> Insurance | <input type="checkbox"/> Reading |
| <input type="checkbox"/> Business | <input type="checkbox"/> Language | <input type="checkbox"/> Real estate – Training agents only |
| <input type="checkbox"/> Charm/Modeling | <input type="checkbox"/> Massage | <input type="checkbox"/> Secretarial/Administrative assistant. |
| <input type="checkbox"/> Computer | <input type="checkbox"/> Medical/Nursing | <input type="checkbox"/> Tailor |
| <input type="checkbox"/> Cooking | <input type="checkbox"/> Music | <input type="checkbox"/> In-home tutors |
| <input type="checkbox"/> Craft/Hobby | <input type="checkbox"/> Paralegal | <input type="checkbox"/> Tutoring centers |
| <input type="checkbox"/> Dance | <input type="checkbox"/> Personal trainer | <input type="checkbox"/> Wine tasting |

What year did the business start? _____

How many years has the applicant been at the current location? _____

Do you own the building? Yes No

(If no, skip building owner questions under both the Property & Liability Sections below)

Property Section

Building construction (please check one):

- Frame - Building is made from a wood frame (2x4s/veneers)
- Joisted masonry - Outside walls are constructed with bricks/cinder blocks. Roof is made of wood
- Masonry non-combustible - Same as joisted masonry, except roof is steel
- Fire resistive - Structural steel framing, reinforced concrete outside/load bearing walls
- Other

Protection class: _____

Requested cause of loss:

- Basic
- Special

Requested valuation:

- Replacement cost
- Actual cash value

Deductible:

- \$1,000
- \$2,500
- \$5,000

Coinsurance:

- 80%
- 90%
- 100%

Business personal property limit \$ _____

Business income and extra expense limit \$ _____

Is the building fully protected by an operational sprinkler system covering 100% of the premises? Yes No

Building Owner:

Building limit \$ _____
What year was the building constructed? _____
What is the square footage of the entire structure? _____ sq. ft.
What is the square footage of portion occupied by applicant? _____ sq. ft.

Liability Section

General liability limit: \$100,000/\$200,000 \$300,000/\$600,000 \$500,000/\$1,000,000
 \$1,000,000/\$2,000,000 \$1,000,000/\$3,000,000
Abuse or molestation liability limit: \$25,000/\$50,000 \$50,000/\$100,000 \$100,000/\$100,000
(This coverage is not available on \$100,000/\$300,000 \$300,000/\$300,000
the following classes: Athletic instruction, Charm/Modeling, Drama/Theater, Massage, Music, Personal trainers and In-home tutors)

Annual sales: _____

Total number of teachers: _____ Total number of employees: _____

Total number of volunteers: _____ Annual number of students: _____

Does the school operate: All year or details _____

Any off premises events including any shows, recitals, field trips and other similar events? Yes No

If Yes, how many per year _____ Please provide complete details on each event: _____

No school with any overnight events or activities True False

Permission slips obtained from parents/guardian for all field trips N/A True False

No field trips to off premise swimming pools, lakes, beaches, skiing, ice/roller skating rinks N/A True False
or amusement/water parks

No public or private elementary, junior or senior high school True False

Are any services offered to students who are learning disabled, physically or mentally challenged? Yes No

If Yes, how many: _____ Please provide complete details on each: _____

Building Owner:

Is any portion of the building leased to commercial tenants? Yes No If Yes, applicable sq. ft. _____

Does the applicant lease any apartments at this location? Yes No If Yes, Number of Units _____
Applicable sq. ft. of Apts. _____

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. LOSS INFORMATION FOR THE PAST THREE YEARS

Property coverages None, or provide details below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

Liability coverages None, or provide details below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

III. ADDITIONAL PROPERTY INFORMATION

1. If you own the building and it is more than 10 years old, please complete the following:

Age of roof (yr): _____ Plumbing updated (yr): _____ Electrical updated (yr): _____ Heating updated (yr): _____
Roof type: Flat Wood shake Shingle Metal Tile Slate Other: _____
Plumbing type: PVC Copper Lead Galvanized Other: _____
What type of burglar alarm is on the premises? Central station Local None

IV. ELIGIBILITY CRITERIA

- 1. No past, pending or planned foreclosures and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner of the applicant individually in the last five years True False
- 2. Coverage has not been cancelled or non-renewed in the last three years (not applicable in Missouri) True False
If False, advise reason _____
- 3. Insured does not occupy more than 25,000 square feet of the premises True False
- 4. No armed security on premises at any time True False
- 5. For any building built prior to 1978, 100% of the electric wiring is on functioning and operating circuit breakers N/A True False
- 6. For any building built prior to 1978, there is no aluminum wiring or knob and tube wiring N/A True False
- 7. Functioning and operational smoke and/or heat detectors in all units and/or occupancies True False

General Liability

- 1. Background and criminal checks completed on all staff and volunteers True False
- 2. No more than \$3,000,000 in annual sales True False
- 3. No swimming pools True False
- 4. No on-water activity or instruction True False
- 5. No archery, firearms or other weapons activities or training True False
- 6. No cheerleading or gymnastic activities, equipment or instruction True False
- 7. No karate, martial arts or similar type activity or instruction True False
- 8. No physical therapy or rehabilitation services offered True False
- 9. The applicant has not, is not and will not act as a franchisor (grantor of a franchise) True False

Art & Craft/Hobby Instruction

- 1. Kilns are UL approved True False
- 2. Proper storage of all paints and flammables in metal file cabinets True False
- 3. No glassblowing operations True False

Athletic Instruction, Dance Instruction and Personal Trainers

- 1. All participants/guardians must sign a waiver of liability/release of liability as a condition of participation True False
- 2. No professional athlete training True False

Cooking

- 1. Commercial cooking protected by extinguishing system meeting NFPA #96 standards True False
- 2. Annually serviced fire extinguishers mounted by cooking equipment True False

Medical/Nursing

- 1. No hands-on lab or clinical training of any kind done outside of classrooms True False
- 2. No CPR or first aid schools or instructors True False
- 3. No childbirth or parenting schools, classes or instructors True False
- 4. The applicant's premises is not located in a jurisdiction that permits civil cases to be heard in a tribal court True False

V. ADDITIONAL APPLICANT INFORMATION

Form of business: Individual Corporation Partnership LLC Other: _____

Applicant's mailing address: _____ (if different than the location address above)

City: _____ State: _____ Zip code: _____

E-mail address of primary contact: _____ Phone: _____

Inspection contact name: _____ Telephone/E-mail address: _____

FRAUD STATEMENTS

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Colorado Fraud Statement: 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 Fraud Statement: 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.

Florida Fraud Statement: 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.

FLORIDA NOTICE FOR NON ADMITTED POLICIES ONLY: You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Kansas Fraud Statement: 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 may be guilty of a crime and may be subject to fines and confinement in prison.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine Fraud Statement: 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 a denial of insurance benefits. A binder may not be withdrawn but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Washington Fraud Statement: 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 a 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 who 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.

Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

MISSOURI SPECIAL NOTICE - FOR REAL ESTATE PRODUCTS SOLD IN MISSOURI

Missouri Disclosure Notice: I understand and acknowledge that as respects Discrimination and Lock Box coverage that Claims Expenses are a part of the Limit of Liability. This means that Claims Expenses will reduce my limits of insurance and may exhaust them completely and should that occur; I shall be liable for any further Claims Expenses. Claims Expenses are as defined in Section VII. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

MISSOURI SPECIAL NOTICE - FOR SUPERTEK AND MICROTEK PRODUCTS SOLD IN MISSOURI

Missouri Disclosure Notice: I understand and acknowledge that Claims Expense or defense costs are a part of the limits of insurance for the MicroTek product. I also understand and acknowledge that Claims Expenses are part of the limits of insurance for Intellectual Property Claims coverage, if chosen, under the Technology product. Any defense costs paid under this coverage part will reduce the available limits of insurance and may exhaust them completely. Defense costs means reasonable and necessary fees, costs and expenses resulting solely from the investigation, legal defense and legal appeal of a claim against the Insured, but excluding salaries of officers and employees of the Insurer.

MISSOURI SPECIAL NOTICE - FOR EPL, CORPORATE D&O AND NON PROFIT D&O PRODUCTS SOLD IN MISSOURI

Missouri Disclosure Notice: I understand and acknowledge that if a \$100,000 or \$250,000 Limit of Liability is chosen or if the Insured Organization has more than 200 employees, that Defense Costs are a part of the Limit of Liability. This means that Defense Costs will reduce my limits of insurance and may exhaust them completely and should that occur, I shall be liable for any further legal Defense Costs and Damages. Defense Costs are as defined in Section III. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

MISSOURI SPECIAL NOTICE - FOR COMMUNITY ASSOCIATIONS PRODUCT SOLD IN MISSOURI

Missouri Notice: Pursuant to Section IV, Paragraph R., some Defense Costs are within the Limit of Liability. Any Defense Costs paid under this coverage will reduce the available Limits of Insurance and may exhaust them completely. Defense Costs means reasonable and necessary legal fees and expenses incurred by the Company, or by any attorney designated by the Company to defend any Insured, resulting from the investigation, adjustment, defense and appeal of a Claim. Defense Costs includes other fees, costs, costs of attachment or similar bonds (without any obligation on the part of the Company to apply for or furnish such bonds), but does not include salaries, wages, overhead or benefits expenses of any Insured.

New Jersey Fraud Statement: 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 Disclosure Notice: This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged Wrongful Acts or Wrongful Employment Acts that took place prior to retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect for incidents reported during the Policy Period or any subsequent renewal of this Policy or any extended reporting period and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extended reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

North Dakota Fraud Statement: Notice to North Dakota applicants – Any person who knowingly and with the intent to defraud and insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the company the right to rescind it.

By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy.

Oklahoma Fraud Statement: 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 Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

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.

RHODE ISLAND SPECIAL NOTICE - FOR REAL ESTATE PRODUCTS SOLD IN RHODE ISLAND

Rhode Island Disclosure Notice: I understand and acknowledge that as respects Discrimination and Lock Box coverage that Claims Expenses are a part of the Limit of Liability. This means that Claims Expenses will reduce my limits of insurance and may exhaust them completely and should that occur; I shall be liable for any further Claims Expenses. Claims Expenses are as defined in Section VII. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

RHODE ISLAND SPECIAL NOTICE - FOR SUPERTEK AND MICROTEK PRODUCTS SOLD IN RHODE ISLAND

Rhode Island Disclosure Notice: I understand and acknowledge that Claims Expenses are a part of the Limit of Liability for the MicroTekPak product. I also understand and acknowledge that Claims Expenses are part of the Limit of Liability for Intellectual Property Claims coverage, if chosen, under the Technology product. This means that Claims Expense will reduce my limits of insurance and may exhaust them completely and should that occur, I shall be liable for any further Claims Expense. Claims Expense is as defined in the DEFINITIONS section of the policy form. Intellectual Property Claims are as defined in Section III of the Broad Form Endorsement for the Technology product. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

RHODE ISLAND SPECIAL NOTICE - FOR EPL, CORPORATE D&O AND NON PROFIT D&O PRODUCTS SOLD IN RHODE ISLAND

Rhode Island Disclosure Notice: I understand and acknowledge that if a \$100,000 or \$250,000 Limit of Liability is chosen or if the Insured Organization has more than 200 employees, that Defense Costs are a part of the Limit of Liability. This means that Defense Costs will reduce my limits of insurance and may exhaust them completely and should that occur, I shall be liable for any further legal Defense Costs and Damages. Defense Costs are as defined in Section III. I also understand that the Limit of Liability for the Extended Reporting Period, if applicable, shall be a part of and not in addition to the limit specified in the Policy Declarations.

Tennessee and Virginia Fraud Statement: 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.

Utah Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy

Vermont Fraud Statement: 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 subject to fines and confinement in prison.

Virginia Notice: This Policy is written on a claims-made basis. Please read the policy carefully to understand your coverage. You have an option to purchase a separate limit of liability for the extended reporting period. If you do not elect this option, the limit of liability for the extended reporting period shall be part of the and not in addition to limit specified in the declarations. If you have any questions regarding the cost of an extended reporting period, please contact your insurance company or your insurance agent. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Virginia Fraud Statement: Any person who knowingly and with intent to defraud an insurer, submits an Application for insurance or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Utah Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Washington Fraud Statement: Any person, who, knowing it to be such:

- (1) Presents, or causes to be presented, a false or fraudulent claim or any proof in support of such a claim, for the payment of a Loss under a contract of insurance; or
- (2) Prepares, makes, or subscribes any false or fraudulent account, certificate, affidavit, or proof of Loss, or other document or writing, with intent that it be presented or used in support of such a claim, is guilty of a gross misdemeanor, or if such claim is in excess of one thousand five hundred dollars, of a class C felony.

Fraud Statement (All Other States): 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.

Retail agency name: _____ License #: _____

Main agency phone number: _____

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicant's signature: _____ Title: _____

Date: _____

Officer of the Board or Property Manager