



Allied World Insurance Company (“Insurer”)

FOR OFFICE USE ONLY

PREMIUM:  
RATED BY:  
EFFECTIVE DATE:  
RETRO DATE:  
REFUND AMOUNT DUE:

Return and make checks payable to:  
American Professional Agency, Inc.  
95 Broadway, Amityville, NY 11701  
(631) 691-6400 • (800) 421-6694

**APPLICATION FOR PSYCHIATRISTS’ PROFESSIONAL AND BUSINESS LIABILITY  
INSURANCE COVERAGE**

Offered through the Professional Counselors Purchasing Group, Inc.

Notice to Florida Applicants:  
License # A127510 issued to Richard C. Imbert

Notice to Iowa Applicants:  
License # IA000000010776 issued to Richard C. Imbert

Notice to California Applicants:  
License #0555091 issued to American Professional Agency, Inc.

**THIS APPLICATION IS FOR COVERAGE TYPE:**     CLAIMS-MADE     OCCURRENCE-BASED

**NOTICE: THE COVERAGE OF A CLAIMS-MADE POLICY IS LIMITED GENERALLY TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED, OR PROCEEDINGS FIRST BROUGHT, DURING THE POLICY PERIOD, AND REPORTED IN WRITING TO THE INSURER IN ACCORDANCE WITH THE TERMS OF THE POLICY. PLEASE REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE THEREUNDER WITH YOUR LEGAL OR INSURANCE ADVISOR.**

**NOTICE: A LOWER LIMIT OF LIABILITY APPLIES TO JUDGMENTS OR SETTLEMENTS WHEN THERE ARE ALLEGATIONS OF SEXUAL MISCONDUCT (SEE SECTION V. (C). “MAXIMUM LIMIT OF LIABILITY - SEXUAL MISCONDUCT” IN THE POLICY).**

- This Application must be completed in full, including all required attachments. Write “None” if that applies.
- Attach a separate sheet of paper if more space is needed to answer any question.
- We treat all Applications as confidential. If additional assurances of confidentiality are required, we are willing to address the Applicant’s needs.

**PLEASE READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.**

**I. GENERAL INFORMATION**

1. a. Name of Applicant \_\_\_\_\_ License No.: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
E-mail address: \_\_\_\_\_

b. Coverage desired (check one):

- Individual     Partnership     Professional Corporation (Incorporated as a P.C. or P.A.)     LLC/LLP
- General Business Corporation     Profit     Nonprofit
- Other (Please explain) \_\_\_\_\_

(If you are unsure of your corporate status, please check your Articles of Incorporation.)

c. **If you have checked anything other than Individual the following MUST BE INCLUDED: a copy of articles of incorporation, a letter describing all services provided, any brochures if available, and a listing of owners and/or partners, indicating the percentage owned by each.**

**II. APPLICANT INFORMATION**

2. a. Principal Office Address: \_\_\_\_\_

\_\_\_\_\_  
(City)                                      (County)                                      (State)                                      (Zip)

Entity and/or Facility Name: \_\_\_\_\_

Note: If you have been practicing at this location fewer than 3 years, please provide us with your previous location on a separate sheet of paper and the length of time at that location.

b. Any Other Office Address: \_\_\_\_\_

\_\_\_\_\_  
(City)                                      (County)                                      (State)                                      (Zip)

Entity and/or Facility Name: \_\_\_\_\_

c. Home Address: \_\_\_\_\_

\_\_\_\_\_  
(City)                                      (County)                                      (State)                                      (Zip)

d. If you are practicing in multiple locations which are located in different counties and/or states, please provide a percentage of time spent in each location.

3. To which of these addresses do you wish correspondence sent?     2a     2b     2c

4. Office Telephone: (    ) \_\_\_\_\_ Fax #: (    ) \_\_\_\_\_ Home Telephone: (    ) \_\_\_\_\_

5. a. Policy Limits Requested? \_\_\_\_\_ / \_\_\_\_\_ Effective date requested: \_\_\_\_\_

b. Are you interested in obtaining limits higher than \$50,000 for defense expenses related to licensing board investigations and other proceedings as described in the Policy?     Yes     No

If yes, choose higher limit of liability desired for defense expenses related to licensing board investigations and other proceedings as described in the Policy:

- \$75,000 (Additional Premium \$61)                       \$100,000 (Additional Premium \$122)
- \$125,000 (Additional Premium \$183)                       \$150,000 (Additional Premium \$244)

Please include the additional premium indicated with your premium payment

**III. PRACTICE CHARACTERISTICS**

6. a. List your name and qualifications. In addition, list the names and qualifications of all your salaried (W2) employees, except clerical. If you are applying for a partnership policy, please list all partners as well. Please use a separate sheet of paper if additional space is required.

Name	Degree	Field of Study	Professional Association Membership		Number of hours practice each week	License or Certification			
			Association name	Membership Level		First Year Licensed	State	Title	Board Certified? Yes/No

- b. Please attach a copy of a Curriculum Vitae (C.V.) for each professional and a copy of each professional's medical license.

7. PRACTICE PROFILE

- a. Does your practice include specialties?  Yes  No

If yes, please specify:  Pediatrics  General Practice  Family Practice  Other \_\_\_\_\_

- b. Do you seek coverage for neurology practice (additional charge will apply)?  Yes  No

If yes, are you seeking to include coverage for neurological procedures?  Yes  No

If yes, please complete the Supplemental Application for Neurology with Procedures.

- c. Composition of your practice: Children/Adolescents/Related Adults \_\_\_\_\_% Prisoners \_\_\_\_\_%

Adults (not related to above) \_\_\_\_\_% Sex Offenders \_\_\_\_\_% Custody Evaluation \_\_\_\_\_%

If your practice includes prisoners, is this a correctional facility?  Yes  No

If yes, is insurance coverage provided for these activities by such facility?  Yes  No

- d. Do you have admitting privileges?  Yes  No

If no, please describe your mechanism for handling your patients who may require immediate in-patient care:

\_\_\_\_\_

- e. Do you create and maintain a psychiatric/medical record for each patient under your care?  Yes  No

If no, please explain: \_\_\_\_\_

- f. When prescribing medication, do you provide your patients with the risks, benefits, alternatives and side effects of the medication and note in the chart?  Yes  No

- g. Do you provide medication management for patients who see another professional (e.g. Ph.D., MSW) as their

primary therapist and see you for medication management only? Yes No

If yes, for how many patients per week? \_\_\_\_\_

Do you periodically see such patient(s) for reasons other than medication management? Yes No

If yes, please describe: \_\_\_\_\_

Do you discuss risks, benefits, alternatives, and side effects of medications and note this in the patient chart? Yes No

h. Do you regularly treat general medical conditions presented by your psychiatric patients? Yes No

If yes, please indicate: (1) Average number of patients per week you provide treatment to: \_\_\_\_\_

(2) Nature of the conditions you treat and the type of treatment you provide: \_\_\_\_\_

\_\_\_\_\_

i. Have you ever practiced a specialty other than psychiatry or neurology? Yes No

If yes, please specify: \_\_\_\_\_

j. Do you advertise as a specialist\* in the evaluation and treatment of any of the following?

Borderline Personality Disorder Chronic Pain Multiple Personality Disorder or Dissociative Disorders

Childhood Sexual Abuse Eating Disorder Sex Therapy

\*Note: "Specialist" is indicated by 1) advertisements, 2) marketing materials, 3) letterhead, or 4) employment, contractual relationship or admitting privileges at any institution with a special interest in any of the above.

k. Do you supervise any other psychiatrist or other mental healthcare providers specializing in the disorders/activities listed in question "j"? Yes No

l. Does your treatment include use of abreaction, rage, sodium amytal, sex or recovered memory therapies? Yes No

If yes, please explain the clinical details regarding this treatment. \_\_\_\_\_

\_\_\_\_\_

m. Does your practice include forensic activities, e.g. child custody and visitation, criminal responsibility; competence, civil and criminal; correctional psychiatry; juvenile justice and violence? Yes No

What is the percent of your total practice time devoted to this activity? \_\_\_\_\_%

On a separate sheet, please explain the exact type of forensic activities.

n. Do you communicate with your patients via e-mail? Yes No

Please explain the nature of communications in detail. \_\_\_\_\_

o. Does your practice include telemedicine activities, e.g. the transfer of data through electronic (video or computer) means in order to provide healthcare to patients who are geographically separated from the clinicians involved? Yes No

What is the total practice time devoted to this activity? \_\_\_\_\_%

On a separate sheet, please explain the exact type of telemedicine activities.

p. Do you engage in any clinical trials and/or pharmaceutical research? Yes No

If yes, does the sponsor agree in writing to indemnify you for such research activities? \_\_\_\_\_

(Please include a copy of these indemnification agreements. )

If no, please explain type and extent of such activities: \_\_\_\_\_

- q. Do you treat patients with unconventional therapy, i.e. treatment not considered to be mainstream psychiatric treatment? Yes No

If yes, please describe: \_\_\_\_\_

- r. Do you cover any ER for crisis cover? Yes No

If yes, please indicate percentage of time devoted to this activity: \_\_\_\_\_%

Is this on call? Yes No

If yes, approximately how many hours per week? \_\_\_\_\_

8. a. Are you engaged in self-employment, paid consultation or private practice? Yes No

- b. Are you employed (W2 form employee)? Yes No

If yes, employed by: \_\_\_\_\_

- c. Are you or any person named in Question 6 a. a salaried employee of any organization other than the Applicant's firm or do you own, partly own, manage or exercise any form of fiduciary control over any business enterprise?

Yes No

If yes, please explain: \_\_\_\_\_

9. Do you serve on a HMO, PPO or any other type of peer review board? Yes No

If yes, please describe: \_\_\_\_\_

10. a. Are you on the staff of, or affiliated with, any hospital, clinic, group home or nursing home? Yes No

If yes, please list institution, nature of work and hours per week. \_\_\_\_\_

\_\_\_\_\_

- b. Are you provided malpractice coverage by a facility or place of employment, or by any other policy that covers you? Yes No

If yes, please indicate location of the facility or place of employment and limits provided. \_\_\_\_\_

- c. Do you have any direct or indirect financial interest in any hospital, pharmacy, diagnostic or therapeutic laboratory, nursing home, health service or any healthcare service to which you refer your patients?

Yes No

If yes, please specify and fully explain. \_\_\_\_\_

11. a. Does the Applicant use any Independent Contractors or Consultants (1099 form) whose services are in the mental health field and who you do billing for, share fees with or in any way derive income from the relationship? Yes No

- b. If yes, please list the name and professional credentials of each one.  
All Independent Contractors or Consultants (1099 form) must be included. **YOU WILL BE COVERED FOR THEIR ACTS SUBJECT TO THE TERMS OF THE POLICY, BUT THE INDEPENDENT CONTRACTORS OR CONSULTANTS LISTED ARE NOT INSURED.**

Name of Independent Contractor or Consultant	Degree	Field of Study	License or Certification	
			State	Title

If additional space is required, please use a separate sheet of paper to submit a complete listing.

**IV. PRIOR COVERAGE HISTORY**

12. a. Name of present carrier: \_\_\_\_\_ Number of years: \_\_\_\_\_

If less than 5 years, please list previous carrier as well: \_\_\_\_\_

Number of years continuously insured through an American Psychiatric Association endorsed program: \_\_\_\_\_  
(Please attach copy of most recent policy declarations page.)

b. Type of policy (if known):  Occurrence  Claims-made

c. Limits of present coverage: \_\_\_\_\_ / \_\_\_\_\_

d. If prior professional liability insurance was on a claims-made basis, indicate the retroactive date of the coverage:  
(Date after which wrongful acts are covered.) \_\_\_ / \_\_\_ / \_\_\_\_

e. If you selected Claims-made in Question 12 b., please check the appropriate box below:

i. The Extended Reporting Period Endorsement has been purchased on my prior policy.  Yes  No  
If yes, please indicate the name of prior carrier: \_\_\_\_\_

ii. Prior Acts Coverage is requested on my new Claims-made policy.  Yes  No  
If yes, please indicate Retroactive Date desired: \_\_\_ / \_\_\_ / \_\_\_\_  
(Please submit Declarations page for all individuals listed in Question 6.)

f. If you answered No to Questions 12 e. i. and ii., please review the statement and check the box below:

I understand that I elected not to purchase the Extended Reporting Period Endorsement on my prior Claims-made policy, and I also have elected not to purchase the Prior Acts Coverage on my new Claims-made policy. I understand that I will be uninsured for the period in which my prior Claims-made policy existed. Furthermore, I understand that because of this there will be a gap in my insurance coverage.

**V. REPRESENTATIONS**

13. After inquiry\* of each individual listed in Question 6:

\* "After inquiry" means that the Applicant has inquired of each person as to whether he/she has information pertinent to this question. If you answer "Yes", please include all documents pertinent to the situation you are describing.

a. Has any person named in Question 6, including yourself, ever been convicted of a crime in any state or country?  Yes  No

If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

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- b. Has any person named in Question 6, including yourself, ever had any licensing board or professional ethics body require the surrender of a license or found any such person or you guilty of a violation of ethics codes, professional misconduct, unprofessional conduct, incompetence or negligence in any state or country? Yes No

If yes, please give full particulars and provide copies of charges, correspondence and any findings in order for your Application to be considered. \_\_\_\_\_

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- c. Are there any complaints, charges or investigations pending against any person named in Question 6, including yourself, by a licensing board or professional ethics body for violation of ethics codes, professional misconduct, unprofessional conduct, incompetence or negligence in any state or country? Yes No

If yes, please give full particulars and copies of charges, correspondence and any findings in order for your Application to be considered. \_\_\_\_\_

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**NOTE: MISSOURI APPLICANTS DO NOT RESPOND TO QUESTION 13d.**

- d. Has any person named in Question 6, including yourself, ever had any insurance company or Lloyd's decline, cancel, refuse to renew, or accept only on special terms any professional liability insurance? Yes No

If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

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- e. Has any professional liability claim or suit ever been made against any person named in Question 6, including yourself, their predecessors in business or against any past or present partner(s)? Yes No

If yes, please give full particulars and copies of any summons and complaints, pertinent correspondence and outcome, if any, in order for your Application to be considered. \_\_\_\_\_

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- f. Are there any circumstances, including any loss of private or confidential information, of which any person named in Question 6, including yourself, is aware of that may result in any professional liability claim or suit being made against any person named in Question 6, including yourself, their predecessors in business or against any past or present partners(s)? Yes No

If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

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- g. Is any person named in Question 6, including yourself, engaged in or ever been engaged in any sexual misconduct\* with any of your current or former patients or any current or former patient's spouse or any person with a direct relationship to the current or former patient (for example a guardian, blood relative of the patient or spouse or any person sharing the patient's domicile)?  Yes  No

(\*“Sexual misconduct” means any actual or alleged erotic physical contact or attempt, threat or proposal thereof.)

If yes, please give full particulars in order for your Application to be considered.

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- h. Has any person named in Question 6, including yourself, ever had any hospital restrict or revoke privileges or invoke probation for any cause?  Yes  No

If yes, please give full particulars in order for your Application to be considered.

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- i. Has any person named in Question 6, including yourself, ever been suspended, restricted, or put on probation by any governmental health program (e.g. Medicare or Medicaid)?  Yes  No

If yes, please give full particulars in order for your Application to be considered.

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- j. Are you now being, or have you ever been, treated for a serious health problem that did or can impair your ability to treat patients?  Yes  No

If yes, please give full particulars in order for your Application to be considered.

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## **VI. NOTICES TO APPLICANT & FRAUD WARNINGS**

The undersigned, as authorized agent of all individuals and entities proposed for this insurance, represents that, to the best of his/her knowledge and belief, after diligent inquiry, the statements in this Application and any attachments or information submitted to or obtained by the Insurer in connection with this Application (together referred to as the “Application”) are true and complete.

The information in this Application is material to the risk accepted by the Insurer. If a policy is issued it will be in reliance by the Insurer upon the Application, and the Application will be the basis of the contract. The Application is on file with the Insurer, and shall be deemed to be attached to, and made a part of, and incorporated into the Policy, if issued.

The Insurer is authorized to make any inquiry in connection with this Application. The Insurer's acceptance of this



Application or the making of any subsequent inquiry does not bind the Applicant or the Insurer to complete the insurance or issue a policy.

If the information in this Application materially changes prior to the effective date of the Policy, the Applicant will immediately notify the Insurer, and the Insurer may modify or withdraw any quotation or agreement to bind insurance.

**NOTICE TO ALABAMA APPLICANTS:** “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 RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.”

**NOTICE TO ARKANSAS APPLICANTS:** “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.”

**NOTICE TO COLORADO APPLICANTS:** “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.”

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** “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.”

**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.”

**NOTICE TO HAWAII APPLICANTS:** “FOR YOUR PROTECTION, HAWAII LAW REQUIRES YOU TO BE INFORMED THAT PRESENTING A FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OF BENEFIT IS A CRIME PUNISHABLE BY FINES OR IMPRISONMENT, OR BOTH.”

**NOTICE TO KENTUCKY APPLICANTS:** “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.”

**NOTICE TO LOUISIANA APPLICANTS:** “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.”

**NOTICE TO MAINE 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 MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS."

**NOTICE TO MARYLAND APPLICANTS:** “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.”

**NOTICE TO NEW JERSEY APPLICANTS:** “ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.” **NOTICE TO NEW MEXICO APPLICANTS:** “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 CIVIL FINES AND CRIMINAL PENALTIES.”

**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 OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, 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.”

**NOTICE TO OHIO APPLICANTS:** “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.”

**NOTICE TO OKLAHOMA APPLICANTS:** “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 (365:15-1-10, 36 §3613.1).”

**NOTICE TO OREGON APPLICANTS:** “ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION, OR (2) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW.”

**NOTICE TO PENNSYLVANIA APPLICANTS:** “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.”

**NOTICE TO RHODE ISLAND APPLICANTS:** “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 OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.”

**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 TEXAS APPLICANTS:** “ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.”

**NOTICE TO VERMONT APPLICANTS:** “ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.”

**NOTICE TO VIRGINIA 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 WASHINGTON 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 WEST VIRGINIA:** “ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.”

**NOTICE TO ALL OTHER 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 MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.”

**VII. DECLARATION AND SIGNATURE**

*I understand that it is my obligation to maintain any license required in the jurisdictions in which I practice.*

*I further understand that the subject policy has limits of liability which may be reduced or completely exhausted by payments for defense expenses.*

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(This application must be dated within 30 days of receipt) (APPLICANT / OWNER / PRESIDENT OF CORPORATION)

Title: \_\_\_\_\_

Application must be signed, dated, fully completed and accompanied by the premium to be considered.

**Please make checks payable and mail to: American Professional Agency, Inc.**



Producer Signature:

Program Administrator:  
AMERICAN PROFESSIONAL AGENCY, INC.  
95 Broadway, Amityville, NY 11701  
(631) 691-6400 • (800) 421-6694  
www.americanprofessional.com

*Save form first on your computer before emailing.*