# **MULTIMEDIA LIABILITY COVERAGE**

# Application for Insurance

Submission of a completed application incurs no obligation to purchase or bind insurance. NOTE: All questions must be answered. All requested attachments much accompany application.

I.	GENERAL INFORMATION –							
1.	First Named Insured (including DBAs):  NOTE: First Named Insured is responsible for premium payment, cancellation and changes – refer to specimen policy.  Street Address:							
	City, State, Zip Code: Telephone Number:							
2.	Are there other Named Insureds and/or subsidiaries, affiliates, branch offices or other related entity(ies) (including DBAs) for which coverage is desired?   Yes  No If yes, please provide a list of entities for which coverage is desired.							
	remaining questions on this application apply to all of the persons and entities described in Questions 1. and 2. above, collectively rred to as "Applicant".							
3. 4.	<ul> <li>A. Date applicant was established:</li> <li>B. Geographic area in which applicant operates:LocalRegional (multi-state)NationalInternational</li> <li>A. Is applicant wholly or partially owned by, affiliated with or controlled by any other entity(ies) not previously listed in Question 1. or 2.?YesNo</li> </ul>							
	B. Does applicant wholly or partially own, operate, manage or control any other businesses or entity(ies) not previously listed in Question 1. or 2.?   Yes  No							
	If 4.A. or 4.B. are answered yes, provide complete details:							
5.	Within the past five years has applicant:  A. Changed name?							
6. 7.	Does applicant belong to any professional associations or trade groups?   Yes   No  If yes, please advise to which professional associations or trade groups the applicant belongs:  Describe media activities to be insured: (Attach company brochures, advertising materials or any applicable website addresses, etc. that describe the activities to be insured.)							
	MEDIA ACTIVITIES (COMPLETE APPLICABLE SECTIONS ONLY) –  ADVERTISING: Coverage for advertising by you or performed by others on your behalf.							
	A. List advertising agency(ies) used:  B. Please check the appropriate box for each of the following:  1) Does applicant operate an in-house advertising agency?  2) Does applicant engage in comparative advertising?  3) Are written hold harmless or indemnity agreements required from advertising agencies?  4) Are advertising agencies and the media required to provide evidence of insurance as respects such hold harmless or indemnity agreements?  5) If employees make creative contributions to advertising, are written releases obtained from them?  6) Has applicant been cited by any regulatory agency for violations arising out of Its advertising activities?  9 Yes No 10 Yes No 11 Yes No 12 Yes No 13 No 14 Yes No 15 Yes No 16 Yes No							

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	C.	Provide the approximate percentage of advertising expenditures in the following media:					
		Radio% Magazines%					
		Television% Catalog/mail order%					
		Newspapers% Internet% Other %					
		(specify)					
	D.	Annual revenue from all business activities: \$					
	E.	Annual advertising expenditures: \$					
9.	AD	/ERTISING AGENCY:					
	A.	List major clients and description of their business:					
	В.	Do any of applicant's clients produce or manufacture:   Tobacco Firearms Alcoholic beverages Pharmaceuticals					
	C.	Provide the approximate percentage of gross revenues estimated for the coming year for the following activities:					
		Public relations% Mail order or catalog sales%					
		Printing% Broadcasting%%  Production of films, radio or television programs% Package/display/product design%					
		Production of commercials% Music service%					
		Promotions/sweepstakes% Market research%  Web site design % Media buying %					
		Web site design  %   Media buying  %     Other:   TOTAL   100%					
		Please provide details:					
	D.	Has applicant been cited by any regulatory agency for violations arising out of advertising activities? ☐ Yes ☐ No					
		If yes, please explain:					
	E.	Is applicant a "full service" advertising agency? ☐ Yes ☐ No					
		If no, state area of specialization:					
	F.	Does applicant obtain written releases with respect to creative material or talent from the following:					
		Employees?					
		Free-lance photographers, writers, composers, artists, musicians?					
		Non-professional persons appearing in commercials or advertisements? ☐ Yes ☐ No					
	G.	Does applicant's contract always provide for client approval? ☐ Yes ☐ No					
		Attach a specimen copy of client contracts.					
	H.	Does applicant develop product names?					
	I.	Does applicant develop package design?					
	J.	Does applicant develop display design?					
	K.	Does applicant perform trademark searches?					
		If yes, describe procedures:					
	L.	Number of trademarks developed per year:					
	M.	Performs market research? Yes No					
	N.	Engages in product testing?					
	0.	Develops new products for clients?					
	P.	Provides printing services or assumes liability for printing?  Yes No					
	Q.	Develops promotions, sweepstakes, contests or games for clients?  Yes No  If yes, provide complete details:					
	R.	Gross capitalized billings* and/or fees: Current Fiscal Year: \$ Estimated Next Fiscal Year: \$					
		"GROSS CAPITALIZED BILLINGS" means all agency fees and all of the pass through costs that an agency collects from clients and					
		in turn uses to buy media time, pay models, producers and any other actual costs that are incurred in making the work. In					

summary, Gross Capitalized Billings are the total amount of income that an agency brings in even though the agency turns around and passes most of it through to other vendors.

10.	ΑU	THORS OF BOOKS – BOOK, PLAY, JOURNAL OR ARTICLE:					
	A. Title of work to be insured:						
	B.	3. Synopsis of publication:					
	C.	Scheduled or original date of publication:					
	D. Type of work: (check appropriate box)						
		☐ Fiction/Drama ☐ Poetry					
		<ul><li>☐ Current Autobiography</li><li>☐ Technical</li><li>☐ Religious</li></ul>					
		☐ Investigative Reporting/Exposé ☐ Social/Political Commentary					
		☐ How-to-do-it ☐ Other (specify) -					
	E.	Number of copies (including reprints) to be printed/distributed during the proposed policy term (if none, state so):					
		Hardback: Paperback:					
		Advance paid by publisher: \$					
	G.	If work is non-fiction or fiction incorporating living persons or events, have sources of information and material facts been documented?   Yes No If no, please explain in detail:					
	H.	Have written releases been obtained from persons or organizations:					
		<ol> <li>Appearing in photographs or artistic representations?</li> <li>Contributing material to the work?</li> <li>Yes ☐ No</li> <li>Yes ☐ No</li> </ol>					
		3) Quoted or paraphrased?					
		If no, explain in detail:					
	I.	Name, address and telephone number of publisher:					
	J.	Will "work" be self-published? ☐ Yes ☐ No					
		If yes, how will work be distributed?					
	K.	Name, address and phone number of law firm consulted with respect to media law issues, including content review, editorial					
		procedures and complaint handling:					
		Years of experience in media law:					
	L.	1) Will the work be serialized or published in a condensed version during the proposed policy term?   Yes   No					
		If yes, specify publication(s) and attach a copy of contract(s) with the publisher(s):					
		2) Estimated revenues: \$					
		3) Will a revised edition of the work be published or distributed during the proposed policy term? ☐ Yes ☐ No If yes, complete Question M. Attach copy of the revised work and a brief outline of revisions from the original work.					
		<ul> <li>Describe any related materials or activities contemplated in conjunction with the work (i.e., tapes, cassettes, audio-visual)</li> </ul>					
		aids, movie rights, advertising/promotional activities, etc.):					
	M.	Number of copies to be printed/distributed in: Hardback: Paperback:					
11.	во	OOK PUBLISHING:					
		Types of books published: (please provide approximate percentage for each of the following categories)					
	, ·.	% Textbooks% "Managed textbooks"% Children's					
		% How-to-do-it% Technical% History, biography					
		% Current biography, autobiography% Religious% Investigative reporting, exposé% Social, political commentary% Classics% Celebrity					
		% Fiction% Other (specify)					
	R	For current fiscal year, specify number of: Original titles Reprints					
40							
		POADCASTING:					
		Letters:          AM/FM/TV:            ation (City & State):          Percentage Simulcast:					
	First						
		t Air Date: First Air Date: To Highest 60-Second TV Highest Hourly ertising Rate: Program Rate:					
	Forn	ortioning react.					

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13.	CA	BLE TV OPERATORS:						
	A.	Name of Cable System: Location (City & State): Number of Subscribers:						
	В.	Market classification:						
	C.	Does system originate any programming?   Yes  No If yes, please provide the following information:  Type:  Number of hours per week:  Gross receipts derived from syndication:						
14.	С	SYBERLIABILITY – WEBSITE AND OTHER INTERNET ACTIVITIES:						
	A.	Provide a schedule of all website addresses for which coverage is desired (hereinafter "your websites"):						
	B.	What are the gross revenues and percentage of activity derived from the operation of your website(s) and/or other cyber activities?						
		WEBSITE/CYBER ACTIVITY  REVENUE (and/or Budget for (and/or Budget for non-profits) non-profits) Current Fiscal Year  Estimated Next Fiscal Year						
		Website Owners (content only, no services)       %       \$						
		TOTAL CYBER REVENUE: \$ \$						
	W	EBSITE CONTENT, FEATURES AND INTERACTIVE COMPONENTS						
	C.	Do any of your websites contain any of the following:						
		Adult-oriented content  Streaming music or video  Medical records or information pertaining to specific individuals  Medical or legal advice or services  Financial transactions  Dating services  Yes No  Yes No  Yes No  Yes No  Yes No  Yes No						
	D.	Describe the primary purpose(s) of each of your websites:						
	E.	Advise percentage of the following:						
		Original content created by applicant:  Original content created by third parties for applicant:  Content furnished by third parties to applicant via a licensing agreement or similar contractual agreement:  Previously published, released or archived content that is republished by the applicant and/or retrievable through the website(s):						
	F.	Do your website(s) provide links to other websites not owned by the applicant?   Yes  No						
		If yes, does applicant obtain permission to link to those sites? ☐ Yes ☐ No						
	G.	Do any of your websites "deep link" to other websites not owned by the applicant?   Yes   No						
	Н.	Do any of your websites "frame" other websites not owned by the applicant?   Yes   No						
	I.	Do you provide any professional services to customers via any of your websites?   Yes  No If yes, identify the services provided and the safeguards utilized to prevent errors or omissions.						

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rĸ	IVACT- INFORMATION GATHERING AND SHARING					
J.	Do you collect personally identifiable material regarding visitors to your websites? ☐ Yes ☐ No If yes, do you sell or otherwise distribute this material to third parties? ☐ Yes ☐ No					
K.	Do all of your websites contain a privacy policy? ☐ Yes ☐ No If no, please elaborate:					
L.	Does your privacy policy contain information, which enables visitors to understand the website's practices concerning (check all that apply):					
	collection of user-specific information from site visitors if user-specific information is shared, sold or given to third parties obtaining permission from users regarding the collection and sharing of user-specific information details on the type of information collected details on how the information will be used opt-in or opt-out feature – specify which:					
SE	CURITY					
M.	Describe the security measures used to prevent unauthorized access to:					
	1) your websites:					
	2) your premises and facilities:					
	3) your computer systems/servers in custody of others:					
	4) your computer systems/services located on your premises:					
N.	Describe the security measures used to protect the confidentiality and integrity of data:					
Ο.	Advise the technology you use for:					
	1) Encryption -					
	2) Authentication -					
	3) Anti-virus -					
P.	Are security audits performed? ☐ Yes ☐ No					
	If so, please advise:					
	1) who performs the audits?					
	2) how frequently are audits performed?					
	3) what actions are taken to correct unfavorable results?					
Q.	Do you have a formal documented security policy?   Yes   No					
	If so, do you document the fact that all of your employees have read and understand the policy?   Yes  No					
	Please attach a copy of your security policy.					
R.	In the last two (2) years, have you experienced any security breaches to your websites, your computer systems or your premises?   No					
	If yes, please identify the corrective steps taken:					
RIS	SK MANAGEMENT					
S.	Do you utilize in-house or outside counsel to review website content prior to posting? ☐ Yes ☐ No					
	If yes, please identify such counsel:					
	What, if any, additional safeguards do you use to avoid claims arising out of online content including defamation, invasion of privacy, intellectual property infringement (copyright and trademark) and errors & omissions?					
T.	What steps are taken to ensure that the domain names of your websites do not infringe upon the intellectual property rights of others?					
U.	Do your websites comply with the Children's Online Privacy Protection Act (COPPA)?					
V.	Describe your "take-down" policy for complaints received concerning defamation, copyright or trademark infringement or other disputes.					
W.	Do you pay fees to licensing organizations such as ASCAP, SESAC, BMI or other organizations with respect to music and/or other content on your websites?   Yes  No					

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	X.	With respect to matter furnished by third parties to the applicant, does applicant:  1) obtain rights to use such matter via a license agreement or other contractual agreement? ☐ Yes ☐ No  2) require an indemnification from third parties regarding claims arising from the matter they supply? ☐ Yes ☐ No  3) require that the indemnification be backed by an insurance policy? ☐ Yes ☐ No						
15.	FIL	M & PROGRAM PRODUCTION:						
	A.	Describe types of productions to be insured or title(s) of productions to be insured:						
		Based on:						
	Anticipated air date:							
	C.	Form of production: (check appropriate description)  Motion picture for theatrical release Motion picture for television/cable TV release						
		Motion picture "straight to video" release  Television pilot or special Television musical/variety/comedy Television drama Television series – Number of episodes: Television "mini-series" Radio program – Number of programs each week: Number of weeks:						
		Theatrical stage presentation DICE (describe) Other (describe)						
D. Source of production:								
		<ul> <li>Entirely fictional</li> <li>Based on actual facts or events</li> <li>Combination of fact and fiction</li> <li>Based on another work – If so, please specify:</li> <li>Other (fully describe)</li> </ul>						
	E.	Program or running time of production:						
	F.	Intended territory or distribution of production:						
	G.	Have all licenses and consents been obtained						
		1) From copyright owners? ☐ Yes ☐ No						
		2) From "music owners"? ☐ Yes ☐ No						
		3) From performers or persons appearing in the film? ☐ Yes ☐ No						
		4) From writers and/or others? ☐ Yes ☐ No						
	H.	Have musical rights been obtained:						
		1) Recording and synchronization rights?  Yes No						
		2) Performing rights?   Yes  No						
	I.	Will there be any merchandising related to the production? Yes No						
		If yes, and coverage is desired for this activity, please submit the following for review:  1) Anticipated gross applied revenues from marchandicing:						
		<ol> <li>Anticipated gross annual revenues from merchandising:</li> <li>Copies of contracts or license agreements with any distributors, suppliers, etc.</li> </ol>						
		3) Brief description of the merchandising activities:						
	J.	Has a title report (title search and opinion) been obtained on each of the productions listed in Question 15.A. above?  Yes No  If yes, please submit a copy of each title report for the Company's review.						
		Please note that claims arising from the title of any scheduled production are not covered unless a title report is submitted to and approved by the Company and coverage is endorsed to the policy.						

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<i>16.</i>	IVIA	GAZINE PUBLISHI	NG:	Date First	Average	Frequency of	If 2 or more,
	A.	<u>Name</u>	Location (City & State)	Published	<u>Circulation</u>		of duplication
	B.	Check primary circ  International  Other – specify:	☐ National ☐ Rural ☐ Su	uburban ☐ Metro	o 🗌 Regional	☐ Campus ☐ Con	trolled Circulation
17.	NE	WSPAPER PUBLIS	HING:				
	A.	<u>Name</u>	Location (City & State)	Date First <u>Published</u>	Average <u>Circulation</u>	. ,	If 2 or more, of duplication
	B.	Check primary circ	☐ National ☐ Rural ☐ Su	uburban □ Metro	o 🗌 Regional	☐ Campus ☐ Con	trolled Circulation
18.		BLIC APPEARANC nplete applicable se	<del></del> -				
	A. PUBLIC SPEAKING, SPEECHES, PRESS CONFERENCES, MEDIA INTERVIEWS, PANEL DISCUSSIONS, SEMINARS  1) Number of appearances per year: 2) Type of content: 3) Format or description of participation:  B. PERSONAL APPEARANCES ON RADIO, TELEVISION, CABLE TELEVISION OR THE INTERNET  1) Number of appearances per year: 2) Type of content: 3) Format or description of participation:  C. CONTRIBUTING TO ARTICLES, BOOKS OR OTHER PUBLICATIONS AS A GUEST OR FREE-LANCE WRITER, SUBJECT OR NAMED SOURCE  1) Number of articles published per year as: Editor: Contributing editor/author: Guest writer: Free-lance writer: 2) What is applicant's general subject matter?  D. ADVERTISEMENTS IN ANY MEDIUM IN WHICH APPLICANT APPEARS AS AN ACTOR, ANNOUNCER, SPOKESPERSON OR ENDORSER OF ANY PRODUCT OR SERVICE						WRITER,
	F	2) List clients: <b>OTHER</b>					
	•	Describe:				_	_
	F.	Public speaking panel discussion	ng, speeches, press conference ons, seminars	es, media interviev	WS,	Revenue – Current Fiscal Year \$	Revenue – Next Fiscal Year \$
			on radio, television, cable telev			\$	\$
			articles, books or other public er, subject or named source	cations as a guest	or	\$	\$
		<ol> <li>Appearances i spokesperson</li> </ol>	n advertisements through any or endorser	medium as actor,	announcer,	\$	\$
		5) Other (specify)	)			\$	\$
19.	MIS	CELLANEOUS					
	A.	Describe all other r	nedia for which coverage is so	ought:			
	B.	Are commercial pri	nting services performed for o	thers? 🗌 Yes 🗌	No		
		If yes, describe typ	es of material printed:				

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# III. EDITORIAL AND OPERATING PROCEDURES -

20.	PUL	UBLISHING:						
	A.	A. Are editors familiar with current libel law?		No				
	B.	3. Are letters-to-the-editor edited?						
	C.	Are written hold harmless or indemnity agreements executed with advertisers and advertising agencies?						
	D.	Does applicant engage in "investigative" reporting or exposés?  If yes, describe methods for documenting sources of information:						
	E.	Are written releases obtained from persons appearing in photographs or from photo agencies?						
	F.	Do free-lance writers provide written warranties with respect to originality of content, libelous matter, and authenticity of sources?						
		If yes, please attach copy of warranty.						
	G.	Is a disclaimer issued with respect to technical information or advice?						
	H.	Have the titles of all publications been cleared?						
	I.	Are unsolicited ideas, books, screenplays, articles or photographs accepted?						
		If yes, please describe procedures for processing:						
	J.	Does applicant maintain written retraction or complaint procedure guidelines?						
21.	BR	DADCASTING:						
	A. Are news teams familiar with current libel law?							
	B.	Are written hold harmless or indemnity agreements executed with sponsors and advertising agencies with respect to the content of commercials?						
	C.	Do the news teams engage in "investigative reporting"?						
		If yes, provide description of methods for documenting sources of information.						
	D.	Are "action reporter" or similar consumer programs broadcast, telecast or produced?						
	If yes, provide a description of such programming and procedures utilized to verify accuracy of information.							
	E.	Do reporters participate in ride alongs with law enforcement, medical emergency services, or private investigators?						
		If yes, please provide description of activities and procedures.						
	F.	Are talk shows and interview programs pre-taped or prerecorded?						
	G.	Is a delay device used during "call-in", "hot-line" or other live audience participation programming over radio stations?						
	H.	Do television news teams use "mini-cams" or hidden cameras?						
	I.	Does any station produce programming used by stations which applicant does not own or operate? If yes, provide details of programming provided to others:						
	J.	Are independent producers required to provide applicant with written hold harmless or indemnity agreements with respect to the programming they offer?						
		If yes, please attach a copy of agreement.						
	K.	Are independent producers required to provide evidence of insurance with respect to such hold harmless or Indemnity agreements?						
	L.	Does applicant pay licensing fees to ASCAP, SESAC, BMI or other music licensing society?						
22.	A.	Please indicate what percentage of applicant's content is:						
		1) Original content created by applicant:%						
		2) Original content created by others (non-employees) for applicant:%						
		3) Previously published, released or archived content to be republished, re-released or archived by applications and the second of the second	ant: _	%				

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	B.	With regard to content referenced in 22.A.2) above, does a assignment of rights in the matter? ☐ Yes ☐ No	pplicant acquire from the author/co	ontent provider a written				
		Please provide a copy of applicant's standard contract used	d to accomplish the assignment of	such rights to applicant.				
	C.	C. With regard to content referenced in 22.A.3) above, do content providers agree, in writing, to hold applicant harmless for claims that might arise involving the ownership of rights in the content? ☐ Yes ☐ No						
		If yes, please provide a copy of a representative example o provider.	f such an agreement applicant has	s received from such a content				
IV.	LE	EGAL PROCEDURES –						
23.	A.	Provide description of standard procedures for checking ac	curacy and originality of content:					
	B.	Provide description of procedures for processing unsolicited	d ideas, books, screenplays, article	es, photographs, etc.:				
	C.	. Does applicant have an in-house legal department?   Yes   No						
		If yes, name of General Counsel:						
	D.	Name, address and phone number of law firm consulted wi procedures and complaint handling:  Years of experience in media law:	th respect to media law issues, inc	cluding content review, editorial				
	E	Approximate percentage of all media for which applicant is	indemnified by another party:	0/_				
	F.	Does applicant require indemnitor to carry similar media or						
	١.	Does applicant require indemnitor to carry similar media of	LITOIS AND OTHISSIONS INSURANCE:	res no				
V.	CLAIM EXPERIENCE –							
24.	A.	. Have any claims, suits or proceedings been made during the past five years against the applicant or any of the applicant's predecessors in business, subsidiaries or affiliates or against any of their past or present partners, owners, officers or employees?   Yes No						
		If yes, provide complete details. Include type of claims, gist of offending matter, name of claimant, amount of defense costs, judgment or settlement, status or final disposition of the claim.						
	B.	Is the applicant aware of any actual or alleged fact, circums described in this application that may reasonably be expect the person or entities described in 24.A. above?   Yes	ted to result in a claim being made					
		If yes, please explain and provide details:						
VI.	FII	NANCIAL INFORMATION –						
25.			REVENUE	REVENUE				
			(and/or Budget for non-profits)  Current Fiscal Year	(and/or Budget for non-profits) Estimated Next Fiscal Year				
	A	dvertising Agency	\$	\$				
		uthors of Books	\$	\$				
		roadcasting able TV Operators	\$ \$	\$ \$				
	C	ommercial Printing for Others	\$	\$				
		yberliability – Websites and Internet ilm and Program Production	\$ \$	\$ \$				
		agazine Publishing	\$ \$	\$ \$				
		ewspaper Publishing	\$	\$				
	P1	ublic Appearance ther -	\$ \$	\$ \$				
	Ū	Total Media Revenue (Budget)	\$	\$				
26.		omestic and Foreign Revenue (and/or budget for non-profits)						
		nited States anada	\$ \$					
	_	ther (specify)	\$					
		TOTAL	\$					

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VII	.01	THER INSURANCE	_				
27.	A.	During the past three years If yes, complete the following		surance been i	ssued to applicant?	☐ Yes ☐ No	
		Company	Policy Number	<u>Limits</u>	<u>Deductible</u>	Coverage Dates	<u>Premium</u>
		Has any insurer decline Missouri.)  Yes Does applicant's compr	No If yes, give de	tails:			
	O.	out of business operation		ity policy provid	le coverage for perso	mai mjury (iiber, invasioi	Tor privacy) arising
VII	I P	ROPOSAL REQUIR	PEMENTS —				
			)				
20.			) S				
IX.	KE	EPRESENTATIONS	_				
Ву	sign	ning this application, the	e applicant agrees th	at:			
1.	The	e statements and answer	s furnished to the Com	pany in this ap	olication and any atta	chments to it are accura	ate and complete;
2.		e statements and answer sons and entities propos		pany are repre	sentations the applica	ant makes to the Compa	any on behalf of all
3.	Tho	ose representations are a	a material inducement t	to the Company	to provide a proposa	al for insurance;	
4.	Any	y policy the Company iss	ues will be issued in re	liance upon the	se representations;		
5.	ans	e applicant will report to the swers provided in this applicy, if issued; and					
6.		e Company reserves the s offered.	right, upon receipt of a	ny such notice,	to modify or withdraw	w any proposal for insur	ance the Company
AN CO A F	APF NCE	ERSON WHO KNOWING PLICATION FOR INSUR EALS FOR THE PURPOS JDULENT INSURANCE N.	ANCE OR STATEMEN SE OF MISLEADING,	NT OF CLAIM ( INFORMATION	D ANY INSURANCE CONTAINING ANY N I CONCERNING AN	MATERIALLY FALSE IN Y FACT MATERIAL TH	NFORMATION, OR IERETO, COMMITS
NI-					Name		
inai	ne	(plea	se type or print)		ıvame(sig	nature of Authorized Re	epresentative)
		u.					

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# To complete this application, please submit:

- · Company brochures or advertising materials, etc.
- Brochure or list of current book titles, films, programming, etc.
- Current audited financial statement, annual report and/or 10K, or complete operating budget if applicant is a non-profit organization
- Copies of standard contracts with authors, free-lance writers, distributors, advertisers, actors, employees, etc.
- Copies of current periodical publications, brochures, newspapers, etc.
- Experience résumés if in business less than three years
- Standard client contract

#### 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 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.

M1-M900 (7-07)

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### **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 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, 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.

#### 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.

#### **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 TENNESSEE, VIRGINIA AND 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.