



CARRIER:

Houses of Worship Application

APPLICANT MAY QUALIFY FOR AN INSTANT QUOTE BY COMPLETING SECTION I BELOW. INSTANT QUOTE IS ONLY AVAILABLE FOR ACCOUNTS WITH NO LOSSES IN THE PAST THREE YEARS.

Coverage(s) Desired: ☐ Property ☐ General liability ☐ Management liability

I. INSTANT QUOTE INFORMATION

Applicant's name (include DBA name): _____

Location address: _____

City: _____ State: _____ Zip code: _____

Mailing address: _____

City: _____ State: _____ Zip code: _____

Website/Social media: _____ Year of formation: _____ Years at current location: _____

Inspection contact name: _____ E-mail address: _____ Phone: _____

How many square feet does the applicant occupy? _____ sq. ft.

Description of operations

Additional Exposures (Please check all that apply, and provide additional details in the space below)

☐ Parsonage Square feet: _____	☐ Apartment # of units: _____ Total square feet: _____	☐ Rental dwelling # of units: _____	☐ Space leased to others Square feet: _____ Occupancy: _____
☐ Retreats Annual number: _____	☐ Outreach activities Provide details below	☐ Food bank Square feet: _____	☐ Thrift store Annual Sales: _____
☐ Soup kitchen # Meals of served annually: _____	☐ Shelter Square feet: _____	☐ Cemetery Total acreage: _____	☐ Overnight mission trips Provide details below

☐ Other: _____

Full details on above items: _____

Liability Coverage

1. Occurrence/Aggregate limit ☐ \$100,000/\$200,000 ☐ \$300,000/\$600,000 ☐ \$500,000/\$1,000,000 ☐ \$1,000,000/\$2,000,000

Optional Liability Coverages Requested (Check all that apply)

☐ Pastoral professional	☐ Hired and non-owned auto	☐ Legal defense cost reimbursement
☐ Blanket additional insured	☐ Employee dishonesty limit \$ _____	
Abuse and molestation limit options: ☐ \$100,000/\$300,000 (automatically included) ☐ \$300,000/\$600,000 ☐ \$500,000/\$1,000,000 ☐ \$1,000,000/\$1,000,000		

Property Information (If there are more than three buildings, please provide the below information on a separate sheet)

Cause of Loss ☐ Basic ☐ Special ☐ Broad	Valuation ☐ Actual cash value ☐ Replacement cost	Deductible ☐ \$1,000 ☐ \$2,500 ☐ \$5,000	Coinsurance ☐ 80% ☐ 90% ☐ 100%
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	Building # _____	Building # _____	Building # _____
Usage			
Location address			
City/State/Zip			
Total square feet			
Building construction			
Protection class			
Year built			
Plumbing	☐ PVC ☐ Copper ☐ Galvanized ☐ Lead ☐ Other: _____	☐ PVC ☐ Copper ☐ Galvanized ☐ Lead ☐ Other: _____	☐ PVC ☐ Copper ☐ Galvanized ☐ Lead ☐ Other: _____
Roof type	☐ Flat ☐ Wood shake ☐ Shingle ☐ Metal ☐ Tile ☐ Slate ☐ Other: _____	☐ Flat ☐ Wood shake ☐ Shingle ☐ Metal ☐ Tile ☐ Slate ☐ Other: _____	☐ Flat ☐ Wood shake ☐ Shingle ☐ Metal ☐ Tile ☐ Slate ☐ Other: _____
Roof age	_____ years	_____ years	_____ years
Is the building fully protected by an operational sprinkler system covering 100% of the premises?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Building limit	\$ _____	\$ _____	\$ _____
Business personal property limit	\$ _____	\$ _____	\$ _____
Central station burglar alarm	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

Optional Property Coverages (Check all that apply)

☐ Equipment breakdown	☐ Value Plus endorsement	☐ Business income limit \$ _____
☐ Torah scrolls (\$120,000 maximum limit) \$ _____		☐ Stained glass limit \$ _____

Loss History

2. Have there been any losses, claims, or known circumstances that could result in a claim in the past three years? ☐ Yes ☐ No

If "Yes," please provide the following information; additional claims or information may be submitted on separate sheet.

Coverage Type	Date of Loss	Description of Loss	Paid	Reserved	Status
☐ Property ☐ Liability			\$ _____	\$ _____	☐ Open ☐ Closed
☐ Property ☐ Liability			\$ _____	\$ _____	☐ Open ☐ Closed
☐ Property ☐ Liability			\$ _____	\$ _____	☐ Open ☐ Closed

II. ELIGIBILITY CRITERIA

3. Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years? ☐ Yes ☐ No
4. Do all public areas, occupancies and/or habitational units have functional and operational smoke and/or heat detectors? ☐ Yes ☐ No
5. Has insurance coverage been canceled or non-renewed in the past three years? *(not applicable in MO)* ☐ Yes ☐ No
- If "Yes," please provide the reason: _____
6. Does any building built prior to 1978 have aluminum wiring or knob and tube wiring? ☐ Yes ☐ No
7. For any building built prior to 1978, is 100% of the wiring on functional and operational circuit breakers? ☐ Yes ☐ No

General Liability

8. Are there at least two means of egress (exits) for every floor with public access? ☐ Yes ☐ No
9. Do operations include a commercial child care center, a grade/high school, a convent, a monastery, missionary housing, a retreat house, a retreat center or a campground? ☐ Yes ☐ No
10. Does the organization engage in any international travel or activities? ☐ Yes ☐ No
11. Have there been any incidents of alleged molestation or abuse in the past, or are there any currently under investigation? ☐ Yes ☐ No
12. Are all exit signs on the premises illuminated? ☐ Yes ☐ No
13. Are any renovations or other construction projects anticipated in the next 12 months? ☐ Yes ☐ No
14. Is designated in-house or external security personnel used to respond to intruders, violent incidents or other similar threats? ☐ Yes ☐ No

Abuse and Molestation Liability

15. Are all prospective employees required to have their prior employment and personal references verified? ☐ Yes ☐ No
16. Except for a bona fide counseling session, are minors ever left alone with only one adult in any program, service, event or other activity sponsored by the organization? ☐ Yes ☐ No
17. Is there a policy/procedure that is followed for the proper supervision of employees and volunteers who are in direct contact with minors and other individuals in all programs, services, events or other activities? ☐ Yes ☐ No
18. Does the hiring process for employees and volunteer workers include questions about whether they have ever been convicted of any crime or involved in any lawsuit, claim or charge involving sexual abuse, sexual molestation or sexual misconduct? ☐ Yes ☐ No

Pastoral Professional Liability

19. Does the organization have more than five pastors/clergy on staff at any one location? ☐ Yes ☐ No
20. Are there procedures in place to protect the confidentiality of members? ☐ Yes ☐ No
21. Are there any prior allegations, claims or suits as a result of counseling services? ☐ Yes ☐ No

Hired and Non-Owned Auto Liability

22. Is there a commercial auto insurance policy in force? ☐ Yes ☐ No
23. Are employees or volunteers required to use their personal automobiles to conduct the applicant's business on a regular basis? ☐ Yes ☐ No
24. Are vehicles used to transport people or deliver goods or products on a regular basis? ☐ Yes ☐ No

III. MANAGEMENT LIABILITY COVERAGES

25. Is any entity proposed for insurance involved in research, development or testing? ☐ Yes ☐ No
26. Is any entity proposed for insurance involved in certification, accreditation or standard-setting? ☐ Yes ☐ No
27. Is any entity proposed for insurance involved in disciplinary actions as a result of peer review activities? ☐ Yes ☐ No
28. Has any entity proposed for insurance closed, downsized, laid off or reduced staff, sold, merged with or acquired any company in the past 12 months, or does any entity anticipate doing so in the next 12 months? ☐ Yes ☐ No
29. Has the applicant separated or does the applicant plan on separating from their parent organization/governing body? ☐ Yes ☐ No
30. Does the applicant have any subsidiaries requiring coverage?
If "Yes," please complete the Nonprofit Subsidiary Addendum (NPSADD). ☐ Yes ☐ No
31. Does the organization currently carry general liability insurance? ☐ Yes ☐ No
32. Is any entity proposed for insurance involved in administration or sponsorship of any insurance programs? ☐ Yes ☐ No
33. Does the organization have tax exempt status by the IRS? ☐ Yes ☐ No

34. Has any policy for directors and officers or employment practices liability ever been canceled or non-renewed? *(Not applicable in MO)* ☐ Yes ☐ No
35. Does the organization perform any operations located outside the U.S.? ☐ Yes ☐ No
If "Yes," please provide the reason: _____
36. Is any entity proposed for insurance involved in labor/union negotiations or collective bargaining? ☐ Yes ☐ No
37. Total number of employees: Full time: _____ Part time: _____ Volunteers: _____
38. Please provide the following financial information for the past three (3) years. (If the organization has been in existence for less than three years, please provide a budgeted revenue/expense statement for the next three years.)
- | Year | Total Revenues | Net Income (Loss) | Current Fund Balance* |
|-------|----------------|-------------------|-----------------------|
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
- *Fund balance = total assets - total liabilities
39. Has the applicant or any person proposed for coverage (whether of not in the service of the applicant) been the subject of or been involved directly or indirectly in any civil, criminal, regulatory, legislative, or administrative proceeding(s)? ☐ Yes ☐ No
40. Within the past five years, has any inquiry, complaint, notice of hearing, claim or suit been made (including but not limited to the Equal Employment Opportunity Commission, state human rights boards, municipal, state or federal regulatory authorities), against the organization or any person proposed for insurance in the capacity of director, officer, trustee, employee or volunteer of the organization? ☐ Yes ☐ No
If "Yes," please forward a completed USLI supplemental claims application.
41. Is any person proposed for this insurance aware of any fact, circumstance or situation that may result in a claim against the organization or any of its directors, trustees, officers, employees or volunteers? ☐ Yes ☐ No
If "Yes," please forward a completed USLI supplemental claims application.

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and 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.

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.

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.

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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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; 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.

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

Maryland Fraud Statement: 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.

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.

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.

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 a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky and Pennsylvania 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 subjects such person to criminal and civil penalties.

Tennessee, Virginia and 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 include imprisonment, fines and denial of insurance benefits.

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 may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

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.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) 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 Punitive Damage 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.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, 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.

Minnesota Notice: 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.

Ohio Representation Statement: 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. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages 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.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this Application acknowledges and understands that the information provided herein is material to the Company's acceptance of the risk and issuance of the requested policy. The signer of this Application represents that the information provided herein is true and correct in all matters. Any changes in the information represented in this Application occurring prior to the effective date of a policy shall be promptly reported to the Company in which case, the Company has the right to modify or withdraw any quote or binder issued based on such changes. The Company has the right but not the obligation to investigate any representation(s) in this Application. A decision by the Company not to investigate shall not estop the Company from relying on this Application in issuing a policy. It is agreed that this Application and any material submitted therewith, including but not limited to any supplemental Application(s), shall be the basis of any policy that is issued.

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: _____

President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____