

## **MT. KEMBLE LAKE ASSOCIATION, INC.**

### **GUIDELINES FOR CLUBHOUSE RENTALS**

All Clubhouse rentals are subject to Article XIV of the Association By-Laws. The following Guidelines are intended to supplement Article XIV and are applicable to all rentals.

#### **TO APPLY:**

**1. CHECK DATE:** contact Clubhouse Chair to avoid reserved dates (including parties, TGIFs, other rentals, and Annual Meetings).

NOTE: 48 hours must be allowed between other events and setup and cleanup for rental event. *Exceptions must be approved by The Mt. Kemble Lake Association Board of Trustees.*

This does not reserve date. Submitting checks and proof of insurance does!

**2. 60 DAYS BEFORE EVENT** submit all items below to the Association Treasurer.

#### **A. PART I OF APPLICATION** (completed)

**B. Payment:** Make check payable to "Mt. Kemble Lake Association"

- 1) RENTAL FEE: Parties with guests numbering 1 to 35 = \$150; guests numbering 36 to 75= \$300, and guests numbering 76-125 = \$500.
- 2) SECURITY DEPOSIT: \$500.
- 3) Check to cover basic cleaning costs by Dublin Maintenance current rate for cleaning of the clubhouse after the event (ask treasurer for quote).

Security Deposit checks will be deposited in MKLA account. Charges for additional cleaning by Dublin Maintenance, long-distance phone calls, stain cleaning, breakage, loss, or damage, etc. will be deducted from Security Deposit. If such charges exceed \$500, then Member shall pay additional amount to Treasurer promptly. Unused amounts of deposit will be returned to Member after Clubhouse inspection.

#### **C. PROOF OF LIABILITY INSURANCE**

Proof of liability insurance in the minimum amount of \$1 million covering the period of rental. Obtain a Certificate of Insurance from your Homeowners company naming the

Lakeshore Company, Mt. Kemble Lake Association and the Mt. Kemble Lake Country Club as additional insured for \$1 Million. They must also issue an endorsement to your policy making this change. If they won't do this, then you may purchase a one-day event policy (complete a [one day policy application](#), and send it to Barbara Holly at Robert Lloyd Coutts & Sons 973-539-4900 ext. 1930, Fax 973-984-7059.)

Member renting the Clubhouse is responsible for returning the Clubhouse to its pre-event state and for its safe use.  
Member agrees to be present during the event and to supervise setup.  
Member agrees to inspect (or provide a designee to do so) the Clubhouse with the Clubhouse Chairperson or designee both before and after event.

**APPROVAL:** The Board of Trustees will review the submitted documents and will contact the applicant shortly thereafter.

**3. 30 DAYS BEFORE EVENT** submit PART II of APPLICATION to Treasurer and Clubhouse Chair.

**INVITATION TO EVENT:**

May not be sent until approval for rental is received from Board of Trustees.  
May designate Mt. Kemble Lake Clubhouse as the location of the event, but may not suggest that the event is sponsored by Mt. Kemble Lake Association, Inc. or Mt. Kemble Lake Country Club.

**OCCUPANCY:**

Maximum attendance at the event is limited to 125 people.  
Member renting the Clubhouse shall be in attendance at all times.

**EQUIPMENT and/or DECORATIONS:**

Questions regarding use of Clubhouse equipment or installation of decorations should be directed to the Clubhouse Chairperson and *for* the House Maintenance Chairperson, who will make any necessary decisions.

**PARKING:**

Member should advise guests that there is no parking on the grass inside the circular driveway.

**CLUBHOUSE INSPECTIONS:**

**BEFORE EVENT SETUP:** Renter will contact Clubhouse Chair or designee and schedule a time to inspect (with Clubhouse Chair or designee) the condition of the clubhouse and grounds within 2 days before preparation for the event begins. Part II of the application **must** be initialed at this time by both the Clubhouse Chair or designee and the member renter, at which time the renter member will be given an access key.

**AFTER CLEANUP:** Renter will contact Clubhouse Chair and arrange to inspect (with Clubhouse Chair or designee) the clubhouse and grounds following cleanup and within 2 days of the end of the event. Part II of the application **must** be initialed at this time by both the Clubhouse Chair or designee and the member renter, at which time the renter member will return the access key.

Return of Security Deposits will be based primarily on consistency between pre-event and post-event checklists (other factors might be items such as long distance phone calls made by guests, caterers, etc.).

**NOTE:** The Board reserves the right to retain the Security Deposit if the renter (or designee) does not arrange and attend these inspections as specified.

**CLEANUP:**

Member shall prepare the Clubhouse for the cleaning by Dublin Maintenance within 48 hours after the event, and will clean the grounds within 48 hours after the event, and without interfering with any other activities at the Clubhouse.

Approved Jan2012 by Board

**MT. KEMBLE LAKE ASSOCIATION, INC.**  
**PART I - APPLICATION FOR CLUBHOUSE RENTAL**

All clubhouse rentals by Members of the Association for private events are subject to Article XII of the Association By-Laws, as well as the attached Guidelines.

Member applicant is responsible for determining that the proposed date is available (see Guidelines).

Member applicant must submit the following to the Association Treasurer with a copy to the Association Clubhouse Chair at least 60 days in advance of the event in order to reserve the proposed date.

- A. COMPLETED APPLICATION – PART I
- B. RENTAL FEE (see #7 Below for Fees), and \$500 SECURITY DEPOSIT (Make separate checks payable to "Mt. Kemble Lake Association, Inc." and for the current rate clean up fee (Make check payable to 'Dublin Maintenance Contractors')
- C. PROOF OF LIABILITY INSURANCE (see Guidelines).

**NOTE:** No date is considered confirmed until ALL paper work has been submitted.

1. Name of Member Applicant: \_\_\_\_\_
2. Date of proposed rental: \_\_\_\_\_
3. Starting and approximate ending times of event: Start: \_\_\_\_\_  
End \_\_\_\_\_
4. Purpose of proposed rental:  
\_\_\_\_\_
5. Person/s who are the focus:  
\_\_\_\_\_
6. Relationship of the person/s named above to the Member Applicant, e.g., spouse, parents, granddaughter, child.  
\_\_\_\_\_
7. Expected number of guests (circle one) - not to exceed 125:

1 to 35 (\$150)<sup>1</sup>      36 - 75 (\$300)<sup>1</sup>      75- 125 (\$500)

<sup>1</sup>Use of Dublin Maintenance (Dublin) is optional for parties of 1 – 75 persons if the member prefers to do the clean-up. For parties of 76-125, Dublin **must** be used.

\* \* \* \* \*

I agree to comply with the Association By-laws and the attached guidelines in connection with this rental. Furthermore, I agree to supervise all activities of this event including set-up.

I also agree to pay for any required services of Dublin Maintenance to clean the facilities per agreed specifications between Dublin and The Mt. Kemble Lake Association Board. If the clean up includes non-specified services, the Member who is renting the clubhouse will be responsible to pay any additional charges and those charges will be deducted from the security deposit.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

PART II - APPLICATION (attached) **must** be submitted to the Treasurer and copy to the Clubhouse Chair at least 30 days in advance of the approved date in order for that date to be considered confirmed.

Approved 2/8/2010 by Board of Trustees, Mt. Kemble Lake Association

**MT. KEMBLE LAKE ASSOCIATION, INC.  
PART II - APPLICATION FOR CLUBHOUSE RENTAL**

A copy of this completed form must be submitted by the renting member to the Association

Treasurer \_\_\_\_\_ and Clubhouse Chair:

\_\_\_\_\_ at least **30 DAYS PRIOR** to the approved rental date.

Renting member's responsibilities are detailed in the Association By-laws and the ["Guidelines for Clubhouse Rentals"](#)

Questions about use of the Clubhouse or installation of decorations should be directed to:

Clubhouse Chair, \_\_\_\_\_., and/or

House Maintenance Chair, \_\_\_\_\_

I. CHECK OFF the Clubhouse equipment that you plan to use:

Dishes       Coffee Urns       Pots and pans       Tablecloths  
 Glassware       Dishwasher       Kitchen Utensils       Tables  
 Silverware       Chairs       Deck Grill  
 Other: \_\_\_\_\_

2. Describe SPECIAL EQUIPMENT that you/caterers/entertainers will bring in to use in the Clubhouse:

3. Describe any Decorations that will be put up at the Clubhouse and method of attaching:

4. Identify any caterers, entertainers, contractors or other hired help who will be present at the Clubhouse:

**Note: All hired contractors must provide evidence of Workman's Comp Insurance.**

Names:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\* \* \* \* \*  
\* \* \*

Signature of Member: \_\_\_\_\_

Telephone \_\_\_\_\_ E-mail \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

\* \* \* \* \*  
\* \* \*

Inspection Sign-off: \_\_\_\_\_  
Pre Post  
For the Association

\_\_\_\_\_ \_\_\_\_\_  
Pre Post  
For the Member/renter

**MOUNT KEMBLE LAKE CLUB HOUSE CHECK LIST**  
**FOR CLUBHOUSE CLEAN UP AT END OF EVENTS**  
**UPDATED OCT 2009**

\*Note: Cleaning materials are found in the kitchen under the sink and in the closet closest to the back kitchen door. Extra supplies are located in the basement metal cabinets. The dishwasher water valve handle is under the sink to the back left. Put handle to the ON if using. Follow the instructions on the front panel of the dishwasher. Turn to OFF at the end of the event. The vacuum cleaner is in the closet between the two bathrooms. SEE COUNTRY CLUB PARTY GUIDELINES FOR ANY QUESTIONS.\*

**EVENT / MKL RENTER:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

**FOYER:**

- Vacuum carpet, spot clean as needed.
- Return furniture to original position.
- Tables, chairs, shelves over radiator wipe clean.

**BATHROOMS:**

- Clean toilets, sinks and urinals.
- Clean mirrors.
- Furniture in Ladies room dust.
- Empty and clean waste baskets.
- Replace plastic bags in waste baskets.
- Replace paper products where needed.
- Vacuum carpet and spot clean as needed.
- Mop Floors.

**BALLROOM:**

- Wipe off all spills on tables and chairs.
- Remove decorations (including tape, staples...)
- Tables and Chairs put away behind screens and set up as per floor plan lay out.
- Clean fireplace if used.
- Vacuum.
- Damp Mop floors.

**LOUNGE:** (Area adjacent to Bar)

- Vacuum rug and spot clean as needed.
- Leave tables and chairs set up as per floor plan set up.

**BAR:**

- Clean Bar counters and sink.
- Return all cleaned glassware to cabinets.
- Clean mirror.
- Clean ice buckets.
- Put away all liquor and lock.
- Remember to return keys to their owner.
- Put cans and bottles in recycling bin outside of back kitchen door.
- Mop floor.

**KITCHEN:**

- Clean stove, oven and microwave.
- Clean out refrigerator, wipe and remove all perishable food items. Make sure doors are closed properly. Warning beeping sound will occur if not closed properly.
- Clean sinks and all working surfaces.
- Drain dishwasher and turn yellow handle to OFF position.
- Clean out inside of dishwasher of food particles left on bottom strainer.
- Place plastic baskets back into dishwasher and close.
- Put all cleaned dishes, cutting boards, pots, pans and utensils away.
- Empty Waste baskets and clean.
- Place trash and recycling outside in appropriate bins outside back kitchen door.
- Splash with ammonia located under sink to prevent animal damage.
- Sweep and Mop floor.

**DECKS AND OUTSIDE AREAS:**

- Pick up papers and refuse; sweep decks if needed.
- Remove any decorations.
- Make sure deck doors are shut properly and locked.

**GENERAL / SECURITY:**

- SEE WHERE CLEANING ITEMS ARE LOCATED AT TOP OF THIS SHEET or REFER TO CC GUIDELINES.
- Launder and return all tablecloths and towels promptly.
- Turn down heat to 55 degrees.
- Turn AC to OFF position.
- Turn off all lights. Light by main door is on a timer switch.
- Turn off outside lights.
- Close and lock all windows.
- Lock all doors. (Kitchen, Deck and Main).

**REPORT OF DAMAGE / OR BROKEN AND MISSING ITEMS:**

**LOST AND FOUND ITEMS:**

**MISSING ITEMS OR SUPPLIES**

**NEEDED:** (PLEASE LIST BELOW--IF NEEDED BE USE THE BACK OF THIS SHEET AND RETURN TO HOUSE MAINTENANCE TRUSTEE OR SOCIAL CHAIR).





# The Main Event<sup>®</sup> - Special Event Liability

## TYPE OF EVENT

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Beer Garden/Beer Tent          | <input type="checkbox"/> Fund Raiser             | <input type="checkbox"/> Individual Vendor Booth   |
| <input type="checkbox"/> Car Show                       | <input type="checkbox"/> Motor Vehicle Race/Show | <input type="checkbox"/> Picnic                    |
| <input type="checkbox"/> Concerts/Musical Performance   | <input type="checkbox"/> Competition or Show     | <input type="checkbox"/> Sporting Event/Tournament |
| <input type="checkbox"/> Conventions/Trade Show/Exhibit | <input type="checkbox"/> Parade                  | <input type="checkbox"/> Wedding/Wedding Reception |
| <input type="checkbox"/> Festival                       | <input type="checkbox"/> Party/Social Event      | <input type="checkbox"/> Other (describe): _____   |

## GENERAL INFORMATION

1. a. Name of applicant: \_\_\_\_\_  
(List only one legal & dba name. Do not include "etal", "etc." or other similar wording in the name).
- b. Mailing address: \_\_\_\_\_
- c. Describe applicant's role and responsibility in event: \_\_\_\_\_
- d. Is there a website for this event?  Yes\*  No  
\*If yes, provide website address: \_\_\_\_\_
2. a. Name of additional insured: \_\_\_\_\_
- b. Mailing address: \_\_\_\_\_
- c. Additional insured's interest in event: \_\_\_\_\_
3. a. Location of event (complete street number/name, city, state & zip): \_\_\_\_\_
- b. Will the event take place on the applicant's premises?  Yes  No
- c. Location is:  Private Residence  Liquor-Licensed Establishment  Indoors  
 Convention Center  Stadium  Outdoors  
 Arena  Fair Grounds  Other (describe): \_\_\_\_\_
- d. Is the applicant's premises located in a jurisdiction which permits civil cases to be heard in a Tribal Court?  Yes  No
4. a. Dates of event: From: \_\_\_\_/\_\_\_\_/\_\_\_\_ To: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(If one day event, end date should be the same as start date. Quote will contemplate coverage for events continuing past 12:00 AM).
- b. Desired coverage date(s): From: \_\_\_\_/\_\_\_\_/\_\_\_\_ To: \_\_\_\_/\_\_\_\_/\_\_\_\_
- c. If event date(s) differs from desired coverage date(s), explain: \_\_\_\_\_
- d. Is set-up and take-down coverage needed for additional dates?  Yes\*  No  
\*If yes, what are the dates and what will this exposure include?  
\_\_\_\_\_
- \*Will there be any heavy machinery used?  Yes  No
- e. Would you like to include a rain date?  Yes\*  No \*If yes, what date? \_\_\_\_\_
5. Hours of event: From: \_\_\_\_AM/PM To: \_\_\_\_AM/PM If hours vary by date, describe: \_\_\_\_\_
6. FULL SCHEDULE/DESCRIPTION AND PURPOSE OF EVENT (Attach copy of brochure, website pages and flyer to this application or include details on all activities taking place): \_\_\_\_\_
7. Will there be any entertainment?  Yes\*  No  
\*If yes, describe and include name of performers and acts: \_\_\_\_\_
8. a. ESTIMATED TOTAL ATTENDEES PER DAY: \_\_\_\_\_
- b. Average age of attendees: \_\_\_\_\_
- c. If applicant is an individual exhibitor/vendor, what is the estimated attendees per day anticipated to visit their booth? \_\_\_\_\_
- d. What is the maximum capacity of facility holding event? \_\_\_\_\_

9. Coverage desired:  Commercial General Liability & Liquor Liability  Commercial General Liability Only  Liquor Liability Only

10. Limits of coverage desired: \_\_\_\_\_

### HISTORY

11. Number of years event has been previously held: \_\_\_\_\_

12. Actual total attendance for prior year's event: \_\_\_\_\_

13. Previous carrier: \_\_\_\_\_ Policy number and premium: \_\_\_\_\_

14. Losses or claims during the past five years: \_\_\_\_\_

### LIQUOR LIABILITY

15. ESTIMATED NUMBER OF ATTENDEES CONSUMING ALCOHOL DAILY: \_\_\_\_\_

16. a. Is applicant the sole vendor/server of alcohol at event?  Yes  No\*

\*If no, list number of other vendors/servers serving alcohol: \_\_\_\_\_

b. Are all participating alcohol vendors/servers required to carry liquor liability limits for the event?  Yes\*  No

\*If yes, what is the minimum requirement? \_\_\_\_\_

17. a. Will alcohol be dispensed by a professional bartender?  Yes  No\*

\*If no, describe how and by whom alcohol will be dispensed: \_\_\_\_\_

b. Describe training and/or experience of persons serving alcohol: \_\_\_\_\_

c. What measures are in place to prevent service of alcohol to minor and/or intoxicated persons? \_\_\_\_\_

18. If required, does applicant have a valid liquor license?  Yes  No  Not Required

19. a. Is the applicant in the business of selling, serving or furnishing alcoholic beverages?  Yes  No

b. Will alcohol be sold?  Yes\*  No

\*If yes, estimated gross alcohol receipts per day: \_\_\_\_\_

20. Is BYOB (Bring Your Own Bottle) or self-service of alcohol permitted?  Yes  No

### COMMERCIAL GENERAL LIABILITY

21. Will event feature any of the following:

a. Mechanical rides/devices?  Yes  No

b. Moon bounce, rock climbing wall, trampolines or similar rebounding devices?  Yes\*  No

Describe: \_\_\_\_\_

\*If yes, will a Certificate of Insurance be obtained for this exposure at the event?  Yes  No

c. Petting zoo or animal rides?  Yes\*  No

\*If yes, will a Certificate of Insurance be obtained for this exposure at the event?  Yes  No

d. Firearms or fireworks?  Yes  No

e. Overnight camping?  Yes  No

f. Dunk tanks?  Yes  No

g. Water hazards?  Yes\*  No

\*If yes, describe: \_\_\_\_\_

\*Will attendees be permitted to swim, boat, jet ski or fish?  Yes\*  No

\*If yes, describe: \_\_\_\_\_

22. Will the event use exhibitors, vendors, performers, contractors, sub-contractors or independent contractors?  Yes\*  No

\*If yes, explain: \_\_\_\_\_

\*Are they required to carry their own insurance? \_\_\_\_\_

\*What limit is required? \_\_\_\_\_

23. a. Describe security measures: \_\_\_\_\_

b. Is security provided by:  Independent contractors  Employees of applicant  On-duty police

c. If security is provided by independent contractors, are they required to carry their own insurance?  Yes  No

24. If this is a CONCERT/MUSICAL EVENT, complete below: (Please note, coverage for injury to performers and entertainers is excluded from our policy).

a. Name(s) of performer(s): \_\_\_\_\_

b. Describe type of music: \_\_\_\_\_

c. Performers are:  Local  National

- d. Will pyrotechnics be featured?  Yes  No
- e. Any special effects?  Yes\*  No  
 \*If yes, describe: \_\_\_\_\_
25. If this is a PARADE EVENT, complete below: (Please note, coverage for injury to parade participants is excluded from our policy).
- a. Has parade route been approved by local authorities and will route be secured by police?  Yes  No\*  
 \*If no, explain: \_\_\_\_\_
- b. Are parade participants permitted to throw souvenirs, candy or other items into the crowd?  Yes  No
- c. Describe parade route from start to finish: \_\_\_\_\_
26. If this is an ATHLETIC EVENT, complete below: (Please note, coverage for injury to athletic participants is excluded from our policy).
- a. Describe athletic event: \_\_\_\_\_ b.  Professional or  Amateur
- c. Is athletic participant's coverage desired?  Yes  No
27. If this is a MOTOR VEHICLE RACE, RODEO, TRACTOR PULL OR TRUCK SHOW, complete below: (Please note, coverage for injury to participants is excluded from our policy).
- a. Is the venue designed specifically for this type of activity?  Yes  No
- b. Are metal or concrete barriers in place to ensure spectator safety?  Yes  No\*  
 \*If no, describe: \_\_\_\_\_
- c. Are the barriers permanent?  Yes  No
- d. How high are the barriers? \_\_\_\_\_
- e. What is the distance between the barriers and spectators? \_\_\_\_\_
- f. Will the venue provide a catch fence for the event?  Yes  No
- g. Are spectators ever permitted in the pit or infield area?  Yes  No
- h. Will event feature audience participation? (i.e. calf scrambles)  Yes  No
- i. If this is a rodeo, are the transfer areas between animal pens and the competition restricted from the general public?  Yes  No
28. If this is a HEALTH FAIR/CONVENTION, complete below:
- a. Will the event feature any medical or health treatment?  Yes  No
29. If this is a CAR SHOW/MOTOR VEHICLE SHOW, complete below: (Please note, coverage for injury to participants is excluded from our policy).
- a. Do vehicles remain stationary throughout the show with the engines off?  Yes  No
- b. Will the event feature burnouts, drag races or flame throwing?  Yes  No

**Virginia Notice:** 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.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified 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.

**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.

**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.

**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 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.

**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.

**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 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.

**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.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If the applicant is located in the state of New York, the state of New York requires that we have the named insured and address of your (insured's) authorized Agent or Broker.

Name of Authorized Agent or Broker: \_\_\_\_\_

Address: \_\_\_\_\_