

## APPLICATION GLATFELTER COMMERCIAL AMBULANCE

### GENERAL INFORMATION

Date of Application: \_\_\_\_\_ Date Proposal Needed By: \_\_\_\_\_

Current Carrier and Agency: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Type of Organization: ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture  
☐ Other (Describe: \_\_\_\_\_)

Legal Name of Organization: \_\_\_\_\_  
(List all legal entities to be included as a Named Insured.)

Federal Employer Identification Number (FEIN): \_\_\_\_\_

Organization's Mailing Address: \_\_\_\_\_  
Street or PO Box

City County State Zip Code

Organization's fax number: (\_\_\_\_) \_\_\_\_\_ Organization's website: \_\_\_\_\_

Contact person's name: \_\_\_\_\_ Title: \_\_\_\_\_

Day phone: (\_\_\_\_) \_\_\_\_\_ Evening phone: (\_\_\_\_) \_\_\_\_\_ E-mail address: \_\_\_\_\_

Is this individual (check all that apply): ☐ the contact for inspection purposes?  
If not, contact: \_\_\_\_\_ Phone: \_\_\_\_\_  
☐ the contact for education and training purposes?  
If not, contact: \_\_\_\_\_ Phone: \_\_\_\_\_  
☐ the head of the organization?

Is the company a private for-profit ambulance service? ☐ Yes ☐ No  
If no, please describe: \_\_\_\_\_

Is the company hospital owned? ☐ Yes ☐ No  
In business for how long? \_\_\_\_\_ How long has the current ownership been in place? \_\_\_\_\_

Describe any name changes or acquisitions made in the last three years, or anticipated in the coming year: \_\_\_\_\_

# REAL & PERSONAL PROPERTY ☐ Yes ☐ No

Current Premium: \_\_\_\_\_

Coverage type desired: ☐ Scheduled Building ☐ Scheduled Contents ☐ Blanket Contents

Deductible desired: ☐ \$500 (Standard) ☐ \$1,000 ☐ \$2,500 ☐ \$5,000

Premises #	Item #	Building Occupied As:	Owner or Tenant?	Total Area of Building (including all floors)	Street Address City, State, Zip Code

Premises #	Item #	Amount of Insurance		Protection Class	Construction Code *	Sprinkler System Y / N	Mortgagee Name and Address
		Building	Contents (\$5,000 minimum)				

\* Construction codes: 1 – frame 4 – masonry noncombustible 7 – heavy timber joisted masonry  
 2 – joisted masonry 5 – modified fire resistive 8 – superior noncombustible  
 3 – noncombustible 6 – fire resistive 9 – superior masonry noncombustible

Premises #	Item #	Year Built	Age of electrical system if more than 35 years old	If more than one entity is insured, to which one is this property assigned?	Occupied 24 hours per day? Y / N	Are there any structures at this premises that you <u>don't</u> want to insure? If so, describe them below and make sure their values are not included in the "amount of insurance" requested above.

**GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY** ☐ Yes ☐ NoCurrent General Liability Carrier: \_\_\_\_\_ ☐ Occurrence ☐ Claims-Made Retroactive Date: \_\_\_\_\_Professional Healthcare Liability ☐ Occurrence ☐ Claims-Made Retroactive Date: \_\_\_\_\_

Current Premium: \$ \_\_\_\_\_

Limits Desired: ☐ \$500,000 occ. / \$1,000,000 agg. ☐ Occurrence ☐ Claims-made Retroactive Date: \_\_\_\_\_☐ \$1,000,000 occ. / \$2,000,000 agg. ☐ Occurrence ☐ Claims-made Retroactive Date: \_\_\_\_\_☐ \$1,000,000 occ. / \$3,000,000 agg. ☐ Occurrence ☐ Claims-made Retroactive Date: \_\_\_\_\_

Annual Revenue:	This Year	_____	% from Medicaid /Medicare	_____
	Last Year	_____	% from Insurance Companies	_____
			% from Private Pay	_____
			% from Contract	_____

What is your primary service area? County(s) \_\_\_\_\_

Does your organization service any major metropolitan areas? ☐ Yes ☐ No

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

Do you operate in other states? ☐ Yes ☐ No

If so, what state(s): \_\_\_\_\_

Do you own any aircraft or watercraft in excess of 100 hp? ☐ Yes ☐ No

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

Do you perform any aircraft or watercraft transportation? ☐ Yes ☐ No

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

Are any medical clinical services offered? ☐ Yes ☐ No

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

Do you operate a call/ dispatch center/ PSAP or secondary PSAP? ☐ Yes ☐ No

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

Is there a written procedure for identification and handling of "true emergency" requests for service? ☐ Yes ☐ NoAre event standby services offered? ☐ Yes ☐ No

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

Identify any medical facilities for which you have an exclusive transport service contract: \_\_\_\_\_

TOTAL number of calls per year: \_\_\_\_\_

**Medical Calls:**

Emergency Medical Ambulance Calls (was dispatched as an emergency): \_\_\_\_\_

Non-Emergency Medical Ambulance Calls (was not dispatched as an emergency): \_\_\_\_\_

**Non-Medical / Paratransit Calls:**

Wheelchair Calls (wheelchair transportation): \_\_\_\_\_

Other Transportation Services Calls (buses, fly cars or unmodified vans): \_\_\_\_\_

Services Other Than Transport Calls (social services; community paramedicine): \_\_\_\_\_

CALL HISTORY / HISTORICAL COUNT

	1 <sup>st</sup> Prior Year	2 <sup>nd</sup> Prior Year	3 <sup>rd</sup> Prior Year	4 <sup>th</sup> Prior Year	5 <sup>th</sup> Prior Year
<b>Medical Calls</b>					
Emergency Medical Ambulance Calls					
Non-Emergency Medical Ambulance Calls					
<b>Non-Medical / Paratransit Calls</b>					
Wheelchair Calls					
Other Transportation Services Calls					
Services Other Than Transport Calls					
Total Calls					

Describe the highest level of EMS service provided:

- ☐ Advanced Life Support  
☐ Basic Life Support  
☐ Intermediate Life Support  
☐ No EMS

Indicate the highest level of medical training of the insured's personnel accounting for all employees that have medical duties (including your medical director) in the table below.

	Full-Time Employee	Part-Time Employee
Basic CPR	_____ #	_____ #
First Responder	_____ #	_____ #
EMT (Basic)	_____ #	_____ #
EMT (Intermediate/Advanced)	_____ #	_____ #
Paramedic	_____ #	_____ #
Nurse (LPN or RN)	_____ #	_____ #
Physician, Surgeon, Osteopath	_____ #	_____ #
Other, please describe:	_____ #	_____ #

Indicate the procedures used in the employee selection process:

- |  |  |
|--|--|
| <input type="checkbox"/> Written Application     | <input type="checkbox"/> Pre-employment drug testing |
| <input type="checkbox"/> Physical Examination    | <input type="checkbox"/> Criminal Background check   |
| <input type="checkbox"/> Written Test            | <input type="checkbox"/> Reference checks            |
| <input type="checkbox"/> Road Test               | <input type="checkbox"/> MVR check                   |
| <input type="checkbox"/> Other (describe: _____) |  |

Do you utilize a Medical Director? ☐ Yes ☐ No

If yes, provide the following: Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

- ☐ Employee or ☐ Contracted Service  
☐ Full-Time or ☐ Part-Time

If Medical Director is a Physician, Surgeon or Osteopath do they carry their own professional liability insurance?

☐ Yes ☐ No

If yes, please indicate insurance carrier and policy limits: \_\_\_\_\_

(A certificate of insurance evidencing the above information will be required to bind.)

Do you employ or contract physicians for critical care transport or other medical services?

☐ Yes ☐ No

If yes, are they required to carry their own professional liability insurance?

☐ Yes ☐ No

If yes, please indicate insurance carrier and policy limits: \_\_\_\_\_

(A certificate of insurance evidencing the above information will be required to bind.)

Is a standard call report completed on each call, and each time an ambulance is requested?

☐ Yes ☐ No

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

Who reviews the standard call reports for completeness, legibility and quality? \_\_\_\_\_

When are these reviews completed? ☐ Daily ☐ Weekly ☐ Monthly

What percentage of reports are reviewed? \_\_\_\_\_

Do you have formal medical protocols and procedures in place for patient care?

☐ Yes ☐ No

If yes, please indicate if protocols are in accordance with State EMS standards.

☐ Yes ☐ No

Do you have a formalized specialized training program for patient handling / lifting?

☐ Yes ☐ No

Annual in-house training? ☐ Yes ☐ No

Who performs the maintenance of the lifting equipment used? \_\_\_\_\_

Do you maintain and monitor records on an on-going basis to confirm that all employees and new hires meet appropriate state certification requirements?

☐ Yes ☐ No

Do you provide any specialized medical transport service, such as neo-natal transport or specialized cardiac transport?

☐ Yes ☐ No

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

Have you entered into any written agreement with others to perform ambulance services for you?

☐ Yes ☐ No If Yes, please forward a copy of all such contracts.

Do you borrow or lease employees from others?

☐ Yes ☐ No If Yes, please forward a copy of all such contracts including hold harmless conditions.

Do you lend or lease employees to others?

☐ Yes ☐ No If Yes, please forward a copy of all such contracts including hold harmless conditions.

Has any claim been made or suit filed against the company and/or its employees in the past five years alleging negligence in the rendering, or failure to render, medical or professional health care services? ☐ Yes ☐ No

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

Does the insured have any knowledge of any matter which would cause a reasonable person to believe that a claim or suit against the company is likely to arise alleging negligence in the rendering, or failure to render, medical or professional health care services? ☐ Yes ☐ No

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

With respect to medical professional liability insurance for the insured, has any insurance policy been canceled or non-renewed, or an application for insurance been declined, or refused in the past five years? ☐ Yes ☐ No

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

With respect to medical professional liability insurance, has the company received notice of any claims by a state regulatory agency in the past five years? ☐ Yes ☐ No

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

**AUTO** ☐ Yes ☐ No

Current Business Auto Carrier: \_\_\_\_\_ Current Premium: \$ \_\_\_\_\_

Limit Desired (Combined Single Limit): ☐ \$500,000 ☐ \$1,000,000

Medical Expenses : ☐ \$5,000 per person, per accident

Uninsured Motorist / Underinsured Motorist: ☐ \$35,000 UM / ☐ \$35,000 UIM  
☐ \$100,000 UM / ☐ \$100,000 UIM

Physical Damage Deductibles: Comprehensive ☐ \$1,000 ☐ \$3,000  
Collision ☐ \$1,000 ☐ \$3,000

Radius of your operations: 0-50 miles \_\_\_\_\_% 50-150 miles \_\_\_\_\_% over 150 miles \_\_\_\_\_%

What is the largest city entered within your radius of operation? \_\_\_\_\_

How often is a maintenance report completed on each vehicle and the equipment? \_\_\_\_\_

Who maintains your vehicles? \_\_\_\_\_

If you have paratransit / wheelchair vans, who maintains the lifts? \_\_\_\_\_

How often? \_\_\_\_\_

Are there written procedures in place addressing:

Use of patient's wheelchair for transport	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Securement of wheelchairs	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Proper use of lifts	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Are maintenance records kept on file? ☐ Yes ☐ No

Are vehicles locked when unattended? ☐ Yes ☐ No

Do you allow third parties (other than patient or personnel) to ride in the ambulance? ☐ Yes ☐ No

Do you maintain an accident review committee? ☐ Yes ☐ No

Do you maintain accident files? ☐ Yes ☐ No

If yes, for how long? \_\_\_\_\_

What is your minimum driver age? \_\_\_\_\_

Are drivers required to have at least 3 years driving experience? ☐ Yes ☐ No

Number of currently employed drivers: \_\_\_\_\_ Full Time \_\_\_\_\_ Part Time

What was the percentage of your driver turnover in the past 12 months? \_\_\_\_\_%

Do you review driver motor vehicle reports? ☐ Yes ☐ No

How often? ☐ Annually ☐ Every 2-3 years ☐ More than 3 years

Do you have written driver qualifications that include criteria for acceptable MVR's? ☐ Yes ☐ No

If yes, **PLEASE PROVIDE COPY**

Do you have a formal written driver training program? ☐ Yes ☐ No

Are your vehicles equipped with driver monitoring devices?  
(ie. Drive Cam, Road Safe) ☐ Yes ☐ No

Do all drivers of vehicles with 16 or more passengers, including the driver, carry a CDL? ☐ Yes ☐ No

Do you own or lease any 15 passenger vans? ☐ Yes ☐ No

If yes, please answer the following questions:

- Are all vans equipped with ESC (Electronic Stability Control) ☐ Yes ☐ No
- Are all drivers at least 23 years of age and have adequate prior experience operating a 15 passenger van? ☐ Yes ☐ No
- Is care taken to prevent overloading of vans with passengers and luggage? ☐ Yes ☐ No
- Are passengers required to wear seatbelts or the appropriate child restraints? ☐ Yes ☐ No
- Are all van drivers thoroughly trained on the placement of passengers and cargo? ☐ Yes ☐ No
- Is there a requirement that no loads are placed on the roof of the vans? ☐ Yes ☐ No
- Are records retained on all activities regarding the vans, including but not limited to all of the above? ☐ Yes ☐ No

VEH #	YEAR	VEHICLE MAKE	DESCRIPTION (MODEL / TYPE)	VEHICLE CLASS (below)	SERIAL NUMBER (VIN)	SEATING CAPACITY	(ACV) COST NEW	AGREED VALUE	COMP. COVERAGE Y/N	COLLISION COVERAGE Y / N	TERR.
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											

<b>VEHICLE CLASSES:</b>	<b>ALS</b> (ADVANCED LIFE SUPPORT AMBULANCE)	<b>BLS</b> (BASIC LIFE SUPPORT AMBULANCE)	<b>LIV</b> (AMBULETTE OR WHEELCHAIR VAN)
	<b>PPT</b> (PRIVATE PASSENGER VEHICLE)	<b>OTH</b> (SERVICE VEHICLES AND ALL OTHER)	



Do any of your vehicles require an Additional Insured or Loss Payee to be listed on the policy? ☐ Yes ☐ No

Name & Address: \_\_\_\_\_ Vehicle # \_\_\_\_\_ ☐ A.I. ☐ L.P.

Name & Address: \_\_\_\_\_ Vehicle # \_\_\_\_\_ ☐ A.I. ☐ L.P.

Name & Address: \_\_\_\_\_ Vehicle # \_\_\_\_\_ ☐ A.I. ☐ L.P.

#### FLEET HISTORY / VEHICLE COUNT

	1 <sup>st</sup> Prior Year	2 <sup>nd</sup> Prior Year	3 <sup>rd</sup> Prior Year	4 <sup>th</sup> Prior Year	5 <sup>th</sup> Prior Year
Ambulances (ALS and BLS)					
Ambullete and Wheelchair					
Private Passenger					
All Other					
Total					

#### **PORTABLE EQUIPMENT** ☐ Yes ☐ No

Indicate the type of coverage needed: ☐ Blanket ☐ Scheduled ☐ Blanket and Scheduled

Choose a deductible: ☐ \$1,000 ☐ \$2,500 ☐ \$5,000

For blanket coverage, you must complete the "Vehicle Class" column on the vehicle schedule. Account for all vehicles owned by the organization or furnished to the organization for regular use. Use the codes defined on page 8.

For scheduled coverage, please provide the following for each item insured. Attach a separate sheet if necessary.

Item Number	Description	Serial Number	Unit Value	Quantity

**CRIME** ☐ Yes ☐ No

Do checks require at least two signatures?

☐ Yes, in excess of \$ \_\_\_\_\_ ☐ No

Do purchases require the signed approval of two or more people?

☐ Yes, in excess of \$ \_\_\_\_\_ ☐ No

Are bank accounts, credit card statements and vendor payments reconciled at least monthly? ☐ Yes ☐ No

Are bank accounts and credit card statements reconciled by someone not authorized to deposit, withdraw or use the card? ☐ Yes ☐ No

Are criminal background checks done on all employees as part of the hiring process? ☐ Yes ☐ No

If no, are criminal background checks completed on officers and/or management personnel? ☐ Yes ☐ No

Are you aware of, or do you have knowledge of, any dishonest or criminal act committed by any of your members prior to the date of this questionnaire, whether committed during the course of their membership with you or otherwise? ☐ Yes ☐ No

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

Are financial records audited by outside parties? ☐ Yes ☐ No

If yes, how often? \_\_\_\_\_

Please indicate the entity to be covered by the bond. \_\_\_\_\_

Employee Dishonesty Limit: \$ \_\_\_\_\_

<input type="checkbox"/> Name or Position Schedule Bond		
Name or Position	Covered Entity (if more than one)	Limit

Answer only if you've requested both Employee Dishonesty and a Name or Position Schedule bond. Is the Name or Position Schedule bond intended to be:

- ☐ Primary  
☐ Specific excess over the Employee Dishonesty

Note: Forgery or Alteration, Computer Fraud and Identity Fraud Expense are coverage extensions that are only available if Employee Dishonesty was requested.

Forgery or Alteration Limit: ☐ \$25,000 ☐ \$50,000 ☐ \$100,000 ☐ \$250,000 ☐ \$500,000

Computer Fraud: ☐ \$25,000 ☐ \$50,000

Identity Fraud Expense: ☐ \$25,000 ☐ \$50,000

## MANAGEMENT LIABILITY ☐ Yes ☐ No

### EMPLOYMENT RELATED PRACTICES AND EMPLOYEE BENEFITS LIABILITY

- Choose limits: ☐ \$300,000 each offense or wrongful act / \$1,000,000 aggregate ☐ \$1,000,000 each offense or wrongful act / \$2,000,000 aggregate
- ☐ \$500,000 each offense or wrongful act / \$1,000,000 aggregate ☐ \$1,000,000 each offense or wrongful act / \$3,000,000 aggregate

☐ Claims made basis

Does the applicant have knowledge of any incidents which would cause a reasonable person to believe that a claim or suit might result? ☐ Yes ☐ No If Yes, please give complete details, including date:

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☐ Occurrence basis

Please indicate whether the applicant:

- ☐ is currently insured on an occurrence basis for ML coverage, or
- ☐ does not currently carry ML coverage, or
- ☐ will purchase an extended reporting period from their current claims made carrier when they move their coverage to Glatfelter Commercial Ambulance

Does the organization have a personnel (human resources) administrator? ☐ Yes ☐ No

Does the organization have written policies and procedures covering the following areas?

- |                                   |                              |                             |                                      |                              |  |
|-----------------------------------|------------------------------|-----------------------------|--------------------------------------|------------------------------|--|
| Hiring or applying for membership | <input type="checkbox"/> Yes | <input type="checkbox"/> No | Discipline                           | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| Dismissal                         | <input type="checkbox"/> Yes | <input type="checkbox"/> No | Promotions                           | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| Discrimination                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No | New employee / volunteer orientation | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| Sexual Harassment                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No | Performance evaluation               | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> N/A |

**IMPORTANT NOTE:** When coverage is bound, a completed and signed Supplement C will be required if coverage is on a claims made basis. Consider getting the appropriate signature now.

### CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE – COVERAGE C AND D OF MANAGEMENT LIABILITY

**Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.

The limit for Each Electronic Information Security Event will be the same as the Management Liability each offense or wrongful act limit, subject to the Management Liability aggregate.

**Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first occurring during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying Federal and State statutory requirements.

- ☐ \$50,000 each privacy event / \$50,000 aggregate automatically included
- ☐ \$100,000 each privacy event / \$100,000 aggregate
- ☐ \$250,000 each privacy event / \$250,000 aggregate

☐ Yes ☐ No Do you have firewall management software installed on your computer network?

☐ Yes ☐ No Do you have antivirus management software installed on your computer network?

☐ Yes ☐ No Do you have a written security and privacy policy?

Cyber Liability and Privacy Crisis Management Expense Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**EXCESS LIABILITY** ☐ Yes ☐ No

Limits Desired: \$ \_\_\_\_\_ occurrence / \$ \_\_\_\_\_ aggregate

**Note:** Underlying limits of \$1,000,000 are required.

Coverage desired over: ☐ General Liability ☐ Management Liability ☐ Automobile Liability  
(Check all that apply)

**WRAP-UP INFORMATION**

Any special information the underwriter should know? **IMPORTANT: Be sure to include current premium information, loss runs for the past five years, and most current GAAP prepared financial statement.**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Has the applicant's insurance program been cancelled or non-renewed by another carrier? ☐ Yes ☐ No  
If Yes, please provide details: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Name of producing agency: \_\_\_\_\_

Agency's address: \_\_\_\_\_

Agency's phone: ( ) \_\_\_\_\_ Agency's fax: ( ) \_\_\_\_\_

Agency's e-mail address: \_\_\_\_\_

If you are not licensed as a broker, are you a property / casualty agent? ☐ Yes ☐ No

Name and email address of producer or CSR (for contact purposes): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## **PLEASE READ CAREFULLY --- GENERAL FRAUD WARNING NOTICE**

Any person who knowingly and with intent to defraud any insurance company or another 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 act, which is a crime and may subject the person to criminal and civil penalties.

### **STATE-SPECIFIC FRAUD WARNING NOTICES**

#### **Alabama Fraud Warning**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who 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.

#### **Arkansas Fraud Warning**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

#### **Colorado Fraud Warning**

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.

#### **Delaware Fraud Warning**

Any person who knowingly and with intent to defraud any insurance company or another 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 act, which is a crime and may subject the person to criminal and civil penalties.

#### **Florida Fraud Warning**

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 Warning**

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by 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 or insurance agent or broker, any written statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

#### **Kentucky Fraud Warning**

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.

#### **Louisiana Fraud Warning**

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.

#### **Maine Fraud Warning**

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 Warning**

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 Hampshire Statement of Residency**

To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of \$2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.

#### **New Jersey Fraud Warning**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

#### **New Mexico Fraud Warning**

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.

#### **New York Fraud Warning**

Auto: All applications for automobile insurance shall contain the following statement: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, 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 value of the subject motor vehicle or stated claim for each violation.

Fire Insurance: All applications for fire insurance shall contain the following statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescinding the insurance policy.

Other Types of Insurance: 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 \$5,000 and the stated value of the claim for each such violation.

#### **Ohio Fraud Warning**

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 Warning**

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 Warning**

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.

#### **Pennsylvania Fraud Warning**

All Types of Insurance: 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.

Motor Vehicle Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

#### **Rhode Island Warning**

All Types of Insurance: 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.

Property Insurance: Failure to disclose the existence of an arson conviction within the past ten (10) years of this application can result in a criminal penalty.

#### **Tennessee Fraud Warning**

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.

#### **Vermont Fraud Warning**

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.

#### **Virginia Fraud Warning**

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.

#### **Washington Fraud Warning**

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.

#### **West Virginia Fraud Warning**

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.

**Your signature below acknowledges that you have read the General Fraud Warning Notice and the State Specific Fraud Warning Notice that applies to your state of domicile.**

**The undersigned is an authorized representative of the applicant and certifies the information provided to obtain this coverage is accurate to the best of their knowledge; this includes any applications, locations schedules, valuation statements, loss history information and engineering reports.**

**Applicant's signature:** \_\_\_\_\_ **Title:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Agent's signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**GLATFELTER COMMERCIAL AMBULANCE  
BUILDING VALUATION FORM**  
Photos of Building Must Accompany Completed Form  
(Supplement A)

Submitted by: \_\_\_\_\_ Date: \_\_\_\_\_

**General Information**

<u>Client Information</u>	<u>Policy Information</u>
Name: _____	Coverage Amount: _____
Location Address: _____ _____	Policy Number: _____
City: _____	Location Number: _____
State/Zip Code: _____	

**Structure Information**

(Answer only the applicable information for each structure. Some fields on the worksheet do not apply for every structure.)

<u>Structure Type:</u>	
<input type="checkbox"/> Ambulance Station, Paid: _____%	Year Built: _____
<input type="checkbox"/> Ambulance Station, Volunteer: _____%	Total Square Footage: _____
<input type="checkbox"/> Social Club: _____%	Ground Floor Area: _____
<input type="checkbox"/> Govt. Buildings: _____%	Number of Floors: _____
<input type="checkbox"/> Office: _____%	Perimeter: _____
<input type="checkbox"/> Other: _____%	Basement Square Footage: _____
	Type: <input type="checkbox"/> Finished <input type="checkbox"/> Unfinished
	Other Area Type ( <i>mezzanine, balcony, etc.</i> ) and Square Footage Amount: _____
(Check all that apply)	

<u>Building Code Class</u>	<u>Construction Type</u>
<input type="checkbox"/> 1 – Frame Combustible: _____%	<input type="checkbox"/> Framing, Wood: _____%
<input type="checkbox"/> 2 – Joisted Masonry: _____%	<input type="checkbox"/> Metal Frame: _____%
<input type="checkbox"/> 3 – Noncombustible: _____%	<input type="checkbox"/> Masonry, Block: _____%
<input type="checkbox"/> 4 – Noncombustible (Masonry): _____%	<input type="checkbox"/> Masonry, Brick: _____%
<input type="checkbox"/> 5 – Modified Fire Resistive: _____%	<input type="checkbox"/> Other: _____%
<input type="checkbox"/> 6 – Fire Resistive: _____%	
(Check all that apply)	(Check all that apply)

<u>Construction Quality</u>
<input type="checkbox"/> Basic – Plain, square/rectangular, no trim or decoration
<input type="checkbox"/> Average – Typical building style for occupancy, limited trim or decoration
<input type="checkbox"/> Above Average – More complex in shape or building style with more features, trim, decoration
<input type="checkbox"/> Expensive – Complex shape/roofline, specialized/costly materials or features
<input type="checkbox"/> Very Expensive – Involves well known architect/developer, expensive or vintage features
<input type="checkbox"/> Exceptional – Unique/vintage building, extensive use of artisans, finest materials/quality

### Building Exterior

<input type="checkbox"/> Brick veneer, standard _____%	<input type="checkbox"/> Siding, vinyl _____%
<input type="checkbox"/> Brick wall, reinforced w/ rebar _____%	<input type="checkbox"/> Stone veneer, frame _____%
<input type="checkbox"/> Concrete block _____%	<input type="checkbox"/> Stone veneer, masonry _____%
<input type="checkbox"/> Concrete block, split face _____%	<input type="checkbox"/> Stucco _____%
<input type="checkbox"/> Metal siding, corrugated aluminum _____%	<input type="checkbox"/> Tilt up, concrete wall _____%
<input type="checkbox"/> Siding, hardboard (wood) _____%	<input type="checkbox"/> Other _____%
<input type="checkbox"/> Panels, cement fiber siding _____%	(Check all that apply)

### Foundation Type

<input type="checkbox"/> Concrete block	<input type="checkbox"/> Poured concrete walls
<input type="checkbox"/> Concrete slab	<input type="checkbox"/> Pier and beam
<input type="checkbox"/> Partial concrete slab	<input type="checkbox"/> Other _____
<b>Slope of Site</b> <input type="checkbox"/> Flat <input type="checkbox"/> Slight <input type="checkbox"/> Moderate <input type="checkbox"/> Steep <input type="checkbox"/> Very steep	

### Roof Covering

<input type="checkbox"/> Corrugated Aluminum _____%	<input type="checkbox"/> Shingles, architectural (30-40 year) _____%
<input type="checkbox"/> Metal, other than standing seam _____%	<input type="checkbox"/> Shingles, asphalt (Composition Shingle) _____%
<input type="checkbox"/> Metal, standing seam _____%	<input type="checkbox"/> Tiles, Slate _____%
<input type="checkbox"/> Rubber/Membrane _____%	<input type="checkbox"/> Other _____%
<input type="checkbox"/> Built Up Tar & Gravel _____%	(Check all that apply)
<b>Roof Pitch</b> <input type="checkbox"/> Flat <input type="checkbox"/> Slight <input type="checkbox"/> Moderate <input type="checkbox"/> Steep	

### HVAC

<input type="checkbox"/> Complete HVAC _____%	<input type="checkbox"/> Hot water, radiant (Floor, walls, etc.) _____%
<input type="checkbox"/> Electric (Metal baseboards) _____%	<input type="checkbox"/> Space heater (Overhead Heat Unit) _____%
<input type="checkbox"/> Electric, wall _____%	<input type="checkbox"/> Steam _____%
<input type="checkbox"/> Evaporative cooling _____%	<input type="checkbox"/> Steam boiler _____%
<input type="checkbox"/> Floor Furnace _____%	<input type="checkbox"/> Ventilation _____%
<input type="checkbox"/> Forced air unit _____%	<input type="checkbox"/> Warmed and chilled air (Chiller) _____%
<input type="checkbox"/> Heat pump _____%	<input type="checkbox"/> Warmed and cooled air (Condenser) _____%
<input type="checkbox"/> Hot water _____%	<input type="checkbox"/> None _____%
(Check all that apply)	

### Equipment/Contents/Other Cost Items: (if any) i.e.: Generators, Radio Towers, Etc.

Item:

Item:



Item:

Risk Control Use Only: Equipment/Contents Percentage of Structure Value \_\_\_\_\_%



**Note: Attach Photos and Provide Diagram of Building**

Left Front OR Right Front Angle (two sides)	Opposite Rear Angle (two sides)
	

At Least Two Interior Photos: (Bay, Office Space, and Kitchen)	
	

**Photos of Building Must Accompany Completed Form**