

## BUSINESS OWNERS POLICY (BOP) APPLICATION

Your Name \_\_\_\_\_ Date \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City	State (or Province)	Country	ZIP
------	---------------------	---------	-----

Phone Number ( )	Fax Number ( )	Email
------------------	----------------	-------

Date new coverage needs to be effective \_\_\_\_ / \_\_\_\_ / \_\_\_\_

For internal use only. Email address will never be sold or shared.

### DESCRIBE YOUR BUSINESS

Legal Entity  Corporation  Limited Liability Company  Partnership  Individual  Other \_\_\_\_\_

Please provide a complete description of your business \_\_\_\_\_

Annual Sales/Receipts \$ \_\_\_\_\_ Year Business Purchased/Began \_\_\_\_\_ Federal Employer ID Number \_\_\_\_\_

(If applicable)

Are there any other businesses that are owned or operated by you that are not to be covered by this policy?  Yes  No If Yes, please describe on separate page.

Number of employees \_\_\_\_\_ Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_

### PROPERTY AND COVERAGE INFORMATION

Please tell us about each of your locations.

(Copy this section and complete for each additional location, use as many pages as needed.)

How many stories? \_\_\_\_\_ Location Number: \_\_\_\_\_ of \_\_\_\_\_

Location Address: Same as the company address:  Yes  No

If **No**, please enter the building address:

Street: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Square Feet Occupied: \_\_\_\_\_ sq. ft. What year was the building built? \_\_\_\_\_

If older than 20 years, please enter the year any updates were made to the building:

Re-wired \_\_\_\_\_ Re-roofed \_\_\_\_\_ Re-plumbed \_\_\_\_\_ HVAC \_\_\_\_\_

Approx. total building sq. ft.: \_\_\_\_\_

Are there other businesses in the same building?  Yes  No

If **Yes**, please provide a complete description of the other businesses.

Please check the type of building construction (check only one):  Frame

Joisted Masonry  Non-Combustible  Masonry Non-Combustible  Fire Resistive

Is your building 100% sprinklered?  Yes  No

### COVERAGE REQUESTED

General Liability Limits:  1M/2M  2M/4M

For this building, are you the:  Owner  Tenant

Deductible: (check only one)  \$500  \$1,000  \$2,500  \$5,000

**Building Replacement Cost at 100%:** (if owned) \$ \_\_\_\_\_

**Tenant's Improvements and Betterment:** \$ \_\_\_\_\_

#### **Business Contents:**

(Indicate the cost to replace with new equipment in the event of a total loss)

Radiograph Equipment: \$ \_\_\_\_\_

Orthodontia Operatories: (furniture, equipment, instruments) \$ \_\_\_\_\_

Number Of Chairs: \_\_\_\_\_

All Other Orthodontia Equipment: \$ \_\_\_\_\_

Laboratory Equipment: \$ \_\_\_\_\_

Office/Waiting Room Furniture: \$ \_\_\_\_\_

Anesthesia Related Equipment: \$ \_\_\_\_\_

**Other** (please describe): \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL BUSINESS CONTENTS:** \$ \_\_\_\_\_

### ADDITIONAL INTERESTS (MORTGAGE, LOSS, PAYEE, ADDITIONAL INSURED)

Name: \_\_\_\_\_

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

Relationship With Insured: \_\_\_\_\_

**If you have any questions please call 800.874-9191**

# BUSINESS OWNERS POLICY (BOP) APPLICATION

## UMBRELLA LIABILITY

This coverage provides your firm additional liability protection.

Please choose one coverage amount:  \$1M  \$2M  Greater than \$2M  Do not quote umbrella

Desired Effective Date: \_\_\_ / \_\_\_ / \_\_\_

## EMPLOYMENT RETIREMENT INCOME SECURITY ACT (ERISA)

Do you have a retirement plan for your employees?  Yes  No

Welfare & Retirement Fund Coverage (ERISA): \$ \_\_\_\_\_ Bond limit (limit equal to 10% of fund balance)

Official Name Of Retirement Plan: \_\_\_\_\_

Desired Effective Date: \_\_\_ / \_\_\_ / \_\_\_

## COMMERCIAL AUTO

Does the insured have a commercial auto policy in force?  Yes  No What is the maximum radius of operation?

If **No**, do any employees use their personal autos or hired/rental vehicles for part of their job responsibilities?  Yes  No

If **Yes**, select all that apply. Driving involves:  Time constraints  Delivery  Student or youth transportation  Outside sales  Routine errands  Other

How many of the employees regularly using their personal autos are <= 25 years of age?

Indicate the control measures in place: (select all that apply)

- Employees carry personal auto insurance liability of at least 100/300/50 (\$100,00/\$300,000/\$50,000 split) or \$300,000 CSL (Combined Single Limit)
- Written guidelines requiring minimum age and driving experience before allowing use of personal vehicles in the course of the business
- Drivers' MRVs are on file and checked annually to be insured  Other  No control measure in place

## CLAIMS INFORMATION:

Within the past five years have you had any claims on any line of coverage for which you are applying?  Yes  No

(If Yes, please attach a separate page with claim detail, payment amount, and status of the claim.)

## APPLICATION FRAUD WARNING

Any person who knowingly and with the intent to defraud any insurance company or another person files an application containing materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and (NY: substantial) civil penalties.

**Duty of Disclosure:** In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide the insurers. In this respect, you must provide all information relating to the risk whether favorable or not, which would influence the judgment of prudent insurer in determining whether they will take the risk, and, if so, for what premium and on what terms. If all such information is not disclosed by you, insurers have the right to void the contract from its commencement, which may lead to claims not being met.

Signature

Date

PLEASE SIGN AND DATE IN INK