

PROGRAM DESCRIPTION

This program has been designed for individual U.S.-based entertainers and performers who work on an independent contractor basis entertaining at local fairs, festivals, special events, private parties, conventions or tradeshow booths. Coverages provided include important liability protection for the entertainer or performer for liability claims arising out of their operations.

The following criteria must be met to be eligible for consideration of coverage under this program:

- Must be a least 18 years of age
- Annual gross income from the entertainer's or performer's activities cannot exceed \$300,000

Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

INELIGIBLE OPERATIONS

The following entertainers/performers not eligible for this program include, but are not limited to the following:

- Acrobatic or aerialist performer
- Actor or actress
- Circus performer
- Cosmetologist/Beautician
- Escape artist
- Exotic dancer
- Fire handler
- Group acts or bands
- Henna/Mehndi artist
- Hypnotist
- Jousting
- Mascot (college, high school, professional)
- Model (unless reported to and approved by K&K)
- Performer putting on an athletic exhibition
- Performer using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artist
- Public speaker (unless reported to and approved by K&K)
- Production/entertainment companies
- Pyrotechnician
- Rap, hip-hop, electronic/techno or heavy metal/screamo musical entertainer, performer or DJ
- Strength performer
- Stripper
- Stunt performer
- Touring entertainer/performer

ELIGIBLE OPERATIONS

- Actor portraying historical person (actual or fictional)
- Balloon artist
- Belly dancer
- Caricature sketching
- Celebrity look-alike
- Clown
- Comedian
- Conductor
- Contortionist
- DJ or KJ
- Face/body painter (FDA approved/compliant paint only)
- Holiday character
- Impersonator
- Impressionist
- Juggler
- Magician
- Mime
- Musician, singer or vocalist
- Poet
- Psychic/fortune teller
- Public speaker (subject to review and approval by K&K)
- Puppeteer
- Story teller
- Theatrical performer (single event option only)
- Trade show/promotional model (subject to review and approval by K&K)
- Ventriloquist
- Western performer
- Yodeler

Coverage is also available for groups of entertainers and performers through our Band & Performing Groups Program. Contact us or visit our website for more information and/or a brochure.

EASY WAYS TO ENROLL FOR COVERAGE



WEB For information and applications, visit us on-line at www.shoffdarby.com/entertainment

OR

Submit this enrollment form, with payment, to Shoff Darby.



E-MAIL ent@shoffdarby.com



FAX 1-203-445-2137



MAIL Shoff Darby Companies, Inc.
100 Technology Drive, Suite 200
Trumbull, CT 06611



QUESTIONS Call Shoff Darby Companies, Inc. at **1-800-840-7762**

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.

EXCLUSIONS

The following represent only some of the exclusions contained in this policy.

- Abuse, molestation, harassment or sexual conduct
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Animals (injury or death to any animal or injury, death or property damage caused by your animal-see FAQ on page 3 for limited small animals coverage)
- Any event or activity involving or promoting tobacco or cannabis
- Asbestos
- Any event or activity involving or promoting tobacco or cannabis
- Asbestos
- Asbestos
- Athletic activity
- Body surfing or mosh pits
- Communicable disease
- Employment-related practices
- Events hosted/organized by the entertainer/performer
- Fireworks (exclusion does not apply to flashboxes)
- Full body art and painting
- Fungi or bacteria
- Haunted attractions
- Historical battle reenactments
- Hot wax impressions
- Lead
- Nuclear energy liability
- Ownership of a facility for performances
- Personal and advertising injury
- Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients
- Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5
Commercial General Liability (CGL):	Limits	Limits	Limits	Limits	Limits
Each Occurrence	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Personal and Advertising Injury	Excluded	Excluded	Excluded	Excluded	Excluded
Legal Liability to Participants	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Medical Payments for Participants	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Annual Cost (based on annual income)					
\$ 30,000 or less	\$ 221.00	\$ 324.00	\$ 574.00	\$ 824.00	\$ 1,074.00
\$ 30,001 - \$100,000	\$ 334.00	\$ 494.00	\$ 744.00	\$ 994.00	\$ 1,244.00
\$100,001 - \$200,000	\$ 633.00	\$ 942.00	\$ 1,192.00	\$ 1,442.00	\$ 1,692.00
\$200,001 - \$300,000	\$ 942.00	\$ 1,406.00	\$ 1,656.00	\$ 1,906.00	\$ 2,156.00
Single Event Coverage (per event) *Single event = 10 days or less	\$ 173.00	\$ 252.00	\$ 502.00	\$ 752.00	\$ 1,002.00

*Cost includes premium and a \$15 risk purchasing annual administration fee.

Coverage provided under this program includes:

Commercial General Liability with Broadening Endorsement – coverage that protects the insured against liability claims for bodily injury and property damage arising out of their operations.

Legal Liability to Participants – coverage that offers protection against bodily injury liability claims brought by persons participating in covered activities.

Medical Payments for Participants – coverage that pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating in your covered activities. The coverage is provided on a primary basis.

FREQUENTLY ASKED QUESTIONS

1. What name should be listed on enrollment form?

Because this program provides coverage for the entertainer or performer as an individual, provide the full legal name of the entertainer/performer to be covered. If performing under a stage or other name, include that name on the "Doing Business As" line.

2. How soon does coverage start? When will we receive proof of coverage?

Coverage can be bound the date after we receive a completed enrollment form and the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

3. When should I make our coverage effective?

The effective date is the date you need your insurance to start. If you are renewing coverage with us, use the expiration date of your coverage. Coverage will be in effect for one year.

4. I have been asked by the facility/event where I will be working to add them as an additional insured to my policy. What does this mean and how do I do that?

An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are a landlord or sponsor. By providing an entity additional insured status they now are entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments.

You can add an entity as an additional insured under the certificate request section of the enrollment form. Please remember to provide their complete name, address and relationship to you. All requests must be made in writing.

5. If I need to request another certificate of insurance, how do I do this?

A written request from the insured is required. A certificate request form will be sent with your coverage documents that can be mailed, faxed or e-mailed to us. Please allow adequate time for processing.

6. What if my act involves an animal and it injures someone?

This program only provides coverage for claims arising out of smaller animals you use in your operation, such as: rabbits, doves, mice, hamsters, non-venomous/non-constrictor snakes and dogs weighing less than 15 pounds. No coverage exists for claims arising from all others animals, and no coverage is provided for the actual death or injury to any animal.

7. Will I receive a policy after submitting the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Shoff Darby Companies, Inc., 100 Technology Drive, Suite 200, Trumbull, CT 06611.

Shoff Darby Enrollment Form - Entertainer and Performer

Companies, Inc. Valid for effective dates from 7/1/20 through 3/31/21

Completion of this enrollment form confirms your desire to obtain insurance through the Sports, Leisure and Entertainment Risk Purchasing Group. A risk purchasing group (RPG) provides group purchasing power for similar risks resulting in potential advantageous coverage terms, competitive rates, risk management bulletins, and rewards for favorable group loss experience. An RPG administration fee may be charged. The submission of this enrollment form and/or the acceptance of payment does not guarantee coverage. Certain operations are not eligible for coverage by this program. We reserve the right to decline any request for coverage.

- TO AVOID PROCESSING DELAYS, PLEASE:**
- 1. Complete all sections (print legibly)**
 - 2. Sign and date where required**
 - 3. Remit completed enrollment form (pages 4-8) with payment**

GENERAL INFORMATION

I am a new account
 I am renewing my coverage

Individual's name (as it should appear on the policy): _____

First name Last name

Doing business as (DBA): _____

(additional name(s) under which the named insured operates)

Mailing address: _____

City: _____ State: _____ Zip: _____

Contact name: _____ Phone: (____) _____

Cell: (____) _____ Fax: (____) _____

E-mail: _____ Website: _____

(By listing an email address, you are giving us permission to contact you by email about your policy. Refer to page 7 of the application for Electronic Disclosure and Consent)

DATES

Coverage will begin the day after the completed enrollment form and premium are received and approved by us, or on a later date you specify below. (If renewing coverage, please provide the expiration date of your current policy.)

Start my coverage on this date: ____ / ____ / ____

BUSINESS INFORMATION

1. Type of entertainer/performer (check all that apply):

<input type="radio"/> Actor portraying historical person (actual/fictional)	<input type="radio"/> Holiday character <input type="radio"/> Impersonator <input type="radio"/> Impressionist <input type="radio"/> Juggler <input type="radio"/> Magician <input type="radio"/> Mime <input type="radio"/> Musician, singer or vocalist Genre of music + % of each: _____	<input type="radio"/> Public speaker describe type (subject to approval): _____ <input type="radio"/> Puppeteer <input type="radio"/> Story teller <input type="radio"/> Theatrical performer (single event option only) <input type="radio"/> Trade show/promotional model describe type (subject to approval): _____ <input type="radio"/> Ventriloquist <input type="radio"/> Western performer <input type="radio"/> Yodeler
<input type="radio"/> Balloon artist <input type="radio"/> Belly dancer <input type="radio"/> Caricature sketching <input type="radio"/> Celebrity look-alike <input type="radio"/> Clown <input type="radio"/> Comedian <input type="radio"/> Conductor <input type="radio"/> Contortionist <input type="radio"/> DJ/KJ <input type="radio"/> Face/body painter	<input type="radio"/> Poet <input type="radio"/> Psychic/fortune teller	

Other (subject to our approval): _____

2. Does your annual gross income as an entertainer/performer exceed \$300,000? Yes No

3. Are you age 18 or older? Yes No
4. Do you own/operate your own facility and/or have employees/volunteers? Yes No
 If yes, this program only provides coverage for your operations as an entertainer/performer. It does not extend to your employees or anyone assisting or performing on your behalf, nor does it apply to the operation of a facility.
5. Do you conduct/perform operations outside the U.S.? Yes No
 If yes,
 • How many times per year do you perform outside of the U.S.? _____
 • What is the maximum number of consecutive days you will spend outside the U.S. for performances? _____
 (Note: Coverage applies only if your responsibility to pay damages is determined in suit brought in the U.S.)
6. Are any of the events where you perform part of a promoted tour? Yes No
7. Do your performances/operations include any of the following: Yes No
- | | | |
|--|---|---|
| Reenactment performances/ activities involving boats and/or activities held on or in water | Full body art/painting
Haunted attractions
Historical battle reenactments | Permanent tattooing or body piercing |
| Amusement devices | Hot wax impressions | Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients |
| Animals* | Hypnotism | |
| Athletic activity | Involvement or promoting of tobacco or cannabis | Weapons (live ammunition/ sharpened blades) |
| Body surfing or mosh pits | Stunts and/or strength acts | |
| Circus act | | |
| Fire (fireworks, pyrotechnics) | | |

Note: the exposures/activities listed above are not covered by this program and any resulting claims will be denied.
 * See FAQ # 6 on page 3 for limited small animal coverage available.

Please check the option you are seeking:

Annual Coverage

Annual Income	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
\$ 30,000 or less	<input type="radio"/> \$ 221.00	<input type="radio"/> \$ 324.00	<input type="radio"/> \$ 574.00	<input type="radio"/> \$ 824.00	<input type="radio"/> \$ 1,074.00
\$ 30,001 - \$100,000	<input type="radio"/> \$ 334.00	<input type="radio"/> \$ 494.00	<input type="radio"/> \$ 744.00	<input type="radio"/> \$ 994.00	<input type="radio"/> \$ 1,244.00
\$100,001 - \$200,000	<input type="radio"/> \$ 633.00	<input type="radio"/> \$ 942.00	<input type="radio"/> \$ 1,192.00	<input type="radio"/> \$ 1,442.00	<input type="radio"/> \$ 1,692.00
\$200,001 - \$300,000	<input type="radio"/> \$ 942.00	<input type="radio"/> \$ 1,406.00	<input type="radio"/> \$ 1,656.00	<input type="radio"/> \$ 1,906.00	<input type="radio"/> \$ 2,156.00

Single Event Coverage

Single Event/ Show (10 days or less)	Option 1 \$1,000,000 CGL Limit	Option 2 \$2,000,000 CGL Limit	Option 3 \$3,000,000 CGL Limit	Option 4 \$4,000,000 CGL Limit	Option 5 \$5,000,000 CGL Limit
	<input type="radio"/> \$ 173.00	<input type="radio"/> \$ 252.00	<input type="radio"/> \$ 502.00	<input type="radio"/> \$ 752.00	<input type="radio"/> \$ 1,002.00

Event name: _____ Event date(s): _____ / _____ / _____

Event location: _____

**COSTS ARE 100% NON-REFUNDABLE/NON-TRANSFERRABLE ONCE COVERAGE BEGINS.
 COVERAGE IS CONTINGENT UPON RECEIPT OF PAYMENT AND A FULLY COMPLETED ENROLLMENT FORM.
 NO COVERAGE WILL BE DEEMED IN EFFECT UNTIL THE ACCURATE PAYMENT IS
 RECEIVED BY THE COMPANY OR THEIR REPRESENTATIVE.
 CANCELLATIONS/CHANGEES CAN ONLY BE MADE BY THE NAMED INSURED.**

Once your enrollment form is approved, you will receive a Certificate of Insurance as evidence that coverage is bound. **Complete this section if you require additional certificates listing a facility, property owner or similar third-party as an additional insured on your policy. Provide a separate request for each additional certificate needed.**

Note: Please request all additional insureds needed for this policy term. Additional insureds from the expiring policy term will not be automatically renewed.

1. When is this certificate needed? : ____/____/____ Event #: _____

2. What is the additional insured's relationship to you?

Owner/manager/lessor of premises (facility or venue) Sponsor Co-promoter

Other (please identify/explain): _____

NOTE: The certificate holder will automatically be an Additional Insured for an Owner/manager/lessor, Sponsor or Co-Promoter relationship

3. Certificate holder/additional insured name: _____

Mailing address: _____

City: _____ State: _____ Zip: _____

4. Does the certificate holder/additional insured require any special wording or endorsements? Yes No

If yes, check all that apply: CG2026 Primary Waiver of subrogation

Other (please explain): _____

NOTE: If you are not sure, please attach a copy of the insurance requirements/instructions you've received.

If applicable:

5. For specific events: Date(s) of event/activity: ____/____/____

Hours of event/activity: _____ A.M./P.M. to _____ A.M./P.M.

Type of event/activity: _____ Name of event/activity: _____

Location of event/activity: _____

Replacement cost value: _____

The most common delay in certificate processing is caused by providing partial or incorrect name and/or instructions. Please check your request carefully before submitting.

The following exclusions are contained in the commercial general liability coverage provided by this program. Reenactment performances/activities involving boats and/or activities held on or in water, Abuse, molestation, harassment or sexual conduct; Aircraft/hot air balloon; Airport; Amusement devices (The ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide, or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing-either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games); Animals (injury or death to, or injury, death or property damage caused by any animal owned, rented or hired by you. However, rabbits, doves, mice, hamsters, non-venomous/non-constricting snakes and dogs weighing less than 15 lbs. are covered for the liability arising out of the insured's operations that include the use of these animals); Any event or activity involving or promoting tobacco or cannabis; Asbestos; Athletic activity; Body surfing or mosh pits; Commercial general liability standard exclusions (CG0001 04/13 edition); Communicable disease; Employment-related practices; Events hosted/organized by the entertainer/performer; Fireworks (However, this exclusion does not apply to flashboxes. As used in this environment, flashboxes means a device used to create a visual effect along with an explosive noise and is induced electronically in a cylinder with no projectile, wadding or wrapping); Full body art/painting; Fungi or bacteria; Haunted attractions; Historical battle re-enactment, Hot wax impressions; Lead; Nuclear energy liability; Ownership of a facility for performances; Personal and advertising injury; Performer (Injury or death to any performer or entertainer during any activity, event or exhibition including but not limited to any stunt, concert, show or theatrical event.); Rodeos; Saddle animals; Snowmobile; Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients; Violation of statutes that govern e-mails, faxes, phone calls or other methods of sending materials or information; Those operations listed as ineligible: Acrobatic or aerialist performer; Actor or actress; Circus performer; Cosmetologist/Beautician; Escape artist; Exotic dancer; Fire handlers; Group acts or bands; Henna/Mehndi artist; Hypnotist; Jousting; Mascot (college, high school, professional); Model (unless reported to and approved by company); Performer/entertainer under the age of 18; Performer putting on an athletic exhibition; Performer using weapons (live ammunition or sharpened blades); Production/entertainment companies; Pyrotechnician; Strength performer; Stripper; Stunt performer; Permanent tattoo or body piercing artist; Public speaker (unless reported to and approved by company); Rap, hip-hop, electronic/techno or heavy metal/screamo musical entertainer, performer or DJ; Touring entertainer/performer.

Warranty & Electronic Disclosure and Consent
PLEASE READ, COMPLETE #9 BELOW, AND SIGN BELOW

Warranty and Disclosure Statement: I understand that the insurance company, in determining whether to provide insurance coverage, will rely on the information contained in this form and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

I am aware that the insurance company expects accurate reporting for my premium calculation. I understand that my book and records may be examined or audited by the insurance company at any time during the coverage period and up to three years thereafter. Intentional misrepresentation or misreporting may jeopardize coverage. We reserve the right to decline/void any ineligible coverage.

I further acknowledge that, I have reviewed all information provided with this enrollment form and understand the exclusions which apply, as well as the activities and operations for which coverage is not provided.

Electronic Signature Disclosure and Consent

The Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, et seq.) provides that a signature, contract or other record may not be denied legal effect, validity or enforceability solely because it is in electronic form or because an electronic signature was used in a transaction.

Shoff Darby Companies (Shoff), whether on its own behalf, and/or on behalf of an insurer and/or third parties, may utilize the internet, email, cloud services, digital storage, digital media or similar electronic means to transmit Policy Documents to its clients. This Agreement informs you of your rights when we are delivering and you are receiving such documents from us electronically.

By agreeing to proceed with this transaction, you acknowledge and consent to the following:

1. I hereby voluntarily consent to proceeding with this transaction, and all subsequent actions related to this transaction, electronically.
2. I understand that further documents relating to this insurance purchased through Shoff, including but not limited to correspondence, communications, confirmations, requests for premium payments and policy documents, may, to the extent permitted by law, be transmitted by electronic means to me, including by e-mail sent to the e-mail address I have provided as part of this transaction and/or my on-line registration. I consent to such documents being provided to me electronically.
3. Notwithstanding paragraph 2, any notice of cancellation shall be sent to me by mailing to the address I have provided as part of my registration and/or application for insurance, or to such other address for which I have provided notice pursuant to the terms of the policy.
4. Any change or revision to the e-mail address or other electronic contact information which I have provided as part of this transaction and/or my on-line registration process shall be requested by me by faxing, emailing or by mailing a written notice to: Shoff Darby Companies, Inc., 100 Technology Drive, Suite 200, Trumbull, CT 06611.
5. I understand that I have the right to obtain a paper copy of any electronic record provided to me pursuant to this transaction or any subsequent transaction involving my coverage by mailing a written request to the address provided in paragraph 4.
6. In order to access the electronic records provided, the following hardware and software are required: (a) a personal computer or other device through which Internet access is available, (b) an Internet connection, (c) an e-mail account with an Internet service provider, and (d) Adobe Acrobat Reader.
7. I understand that I have the right and option to withdraw my consent to the receipt of further electronic documents at any time, by faxing, emailing or mailing a written request to the address provided in paragraph 4. By withdrawing my consent to electronic delivery of documents I understand that I will receive a paper copy of future policy documentation.
8. Information relating to this transaction is subject to the terms of our privacy statement, a copy of which is provided at www.shoffdarby.com.
9. DOCUMENT DELIVERY. After this enrollment form is approved, you will receive a certificate of insurance showing evidence that coverage has been bound. When submitted through an insurance agent or broker, this coverage document will only be delivered to them. Additional certificate requests will be issued to the same person. Providing an email address in this application will be deemed consent to us to deliver documents and communication to you electronically.

If you **DO NOT** want to be emailed please check here and select your preferred method of document delivery.

- Fax to: _____ attn: _____
- Mail to: _____ attn: _____

Applicant name (from page 4): _____

Applicant or agent signature _____ **Date:** _____

Printed name: _____ **Title:** _____

If an agent: Check here to acknowledge you are signing on behalf of the named insured

IMPORTANT INFORMATION. PLEASE READ AND SIGN.

Applicable in AL

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.

Applicable in AR, LA, MD, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CO

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.

Applicable in DC

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.

Applicable in FL

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.

Applicable in KY

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.

Applicable in ME, TN, and WA

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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NM

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.

Applicable in NJ

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

Applicable in NY

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.

Applicable in OH

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.

Applicable in OK

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.

Applicable in PA

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.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in VA

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 benefits.

FRAUD APPS (2019/11)

Payment Method

Once your application has been approved we will email you the payment link for confirmation of the premium due. You will then have the option to pay by e-check or credit card. We will be notified when the payment has been made and will issue your certificate and email that to you as well.

If you do not have email access, please mail your application to us with a check or money order payment made payable to Shoff Darby Companies. Please provide contact information so we can confirm acceptance of the application and that the proper payment has been received.