

# BLANKET ACCIDENT INSURANCE APPLICATION UNDERWRITTEN BY ARCH INSURANCE COMPANY

P.O. Box 5670 Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051 Email: applications@ mcneilandcompany.com

## **GENERAL INFORMATION**

Date of survey:	Renewal Da	te: Date proposal r	needed:	
Legal Name of Organization:				
	(Include all organizations that are to be	included as insureds including Fire Districts, Fire Companies, Rescu		
Martin or Address or		FEIN:		
		County: Phone #:		
		Frione # E-Mail:		
		E-Mail:		
-		E-Mail:		
mspection contact.	T Hone π	L-191GIII.		
INSURANCE AGENT INFORMAT	TION			
Producer:		CSR or Other Contact		
Name of Agency:				
		E-mail address:		
Do you currently write this account?			☐ Yes	☐ No
If yes, for how long?	Carrier Name?			
Is the account Sub-Brokered?			☐ Yes	☐ No
If yes, please indicate Agency N	ame and Address:			
BUSINESS INFORMATION				
Document of the control of the contr				
Which best describes the organization	on (please check one):			
☐ Fire Suppress	sion only (no EMS)	☐ Fire and Rescue/EMS		
☐ Rescue/EMS	Squad or Ambulance Squad	Other (please describe):		
The organization is a (please check	one):			
☐ Tax District		☐ Independent Non-Profit Organization		
☐ Municipal, Vil	llage or Town Department	Other (please describe):		
If a municipal, village or town department, is the organization a separate legal entity?			☐ Yes	☐ No
Have you been Cancelled, Non-Rend	ewed or Declined in the past 3 years?	?	☐ Yes	☐ No
If Yes, Please Explain:				

# **OPERATIONS INFORMATION**

Total Population Served on a First Call Basis:							
Total number of emergency responses (excluding Mu	tual Aid) in the past twelve months (please	attach a call-log if available):					
Total Fire Total Rescue Total EM	S						
Does the organization service a major highway?			☐ Yes	☐ No			
If yes, approximately how many rescue calls car	be attributed to this service?						
Does the organization service a resort area?			☐ Yes	☐ No			
If yes, approximately how much does the popula	tion increase during peak season?						
Total number of Volunteers, including Junior Members	s and Auxiliary Members:						
Are all Volunteers currently covered by Workers Comp	pensation Insurance?		☐ Yes	☐ No			
If Yes, Policy # E	ffective Dates:	Carrier:					
Total number of Career (Paid) Personnel (works more	than 1,300 hours annually):						
Are all Career (Paid) Personnel currently covered by \	Vorkers Compensation Insurance?		☐ Yes	☐ No			
If Yes, Policy # E	y # Effective Dates:						
Does the organization (Please check all that apply)							
Have a designated safety officer? Name:							
☐ Have a safety committee?	Require a minimum of 8 hours	s of safety training annually?					
Require annual physicals for its members?	Have organized health and we	☐ Have organized health and wellness initiatives (i.e. fitness program)?					
☐ Have and enforce a seatbelt policy?	Have an organized driver train	☐ Have an organized driver training program?					
Utilize an incident command system on every call	? Require annual mask fit tests'	Require annual mask fit tests?					
☐ Have a safe lifting training program? ☐ Have annual blood-borne p		nogen training requirements?					
☐ Have power cots?	☐ Have a policy and enforce the		?				
Requires all officers be at least NIMS 200 certified	? Require all firefighters be leas	t firefighter level 1 trained?					
Hold any special events? Please describe:							
ACCIDENT PROGRAM BENEFITS							

Core Benefits	Select the Benefit Limits to be Included (choose one in each category). Please note that limits between those shown below for Plans 1-5 are available, such as \$30,000 Indemnity or \$150/\$300 Weekly Disability. Please write requested limits in Other spaces provided.						
Indemnity Benefits	☐ Plan 1	☐ Plan 2	☐ Plan 3	☐ Plan 4	☐ Plan 5	☐ Other	
Accidental Death & Dismemberment	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$	
Illness Loss of Life	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
Permanent Physical Impairment – Injury	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
Permanent Physical Impairment – Illness	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
Permanent Cardiac Impairment	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
Burn Disfigurement	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
HIV (Human Immunodeficiency Virus)	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$ same	
Blanket Medical Expense	\$10,000 \$25,000 \$50,000 \$75,000 Other: \$						
Weekly Disability Benefit (Week 1-4 / Week	\$100/\$200 \$200/\$400 \$300/\$600 \$400/\$800 \$500/\$1,000						
5+)	\$600/\$1,200 Other: \$						
Accidental Death & Dismemberment –					Outy Coverage		
Other than Covered Activity	\$10,000\$25,000\$50,000\$100,000 Other: \$						
Athletics & Special Events – Injury Only	Only Medical Expense \$1,000 \$5,000 Total Disability - Per Week \$100 \$200						

**Additional Core Benefits** (included with Core benefits selected above – note that if indemnity, medical expense and weekly disability benefits are not all selected, not all of these benefits may apply)

Additional Seatbelt Benefit – Injury Only	25% of Principal Sum
Post-Traumatic Stress Disorder	\$20,000
HIV (Human Immunodeficiency Virus) Infection Prevention	\$3,500
Family Expense Benefit	\$25,000
Family Education Benefit	\$5,000
Plastic Surgery	\$10,000
Preventive Inoculations	\$10,000
Physical Assault Benefit – Injury Only	25% of Principal Sum
Day Care Expense Benefit	up to \$30 per day for up to 26 weeks
Permanent Physical Impairment Education	35% of Permanent Physical Impairment Benefit, not to exceed \$20,000
Continuation of Coverage – Injury Only	up to \$500 per month for 18 months, not to exceed \$6,000
Residence and Vehicle Adaptation Expense	\$15,000
Burial and Cremation	10% of Principal Sum, not to exceed \$5,000
Survivor (Child, Spouse or Domestic Partner, Elder)	10% of Principal Sum, not to exceed \$5,000
Critical/Traumatic Incident Stress Management Team	\$20,000
Transition Benefit	Weekly Disability Benefit for up to an additional 26 weeks

### **Optional Benefits** (select the optional benefits to be included)

Career Personnel (Career Personnel will receive same benefits selected for Volunteers):						Yes	□No	
	Full Auxiliary* (Auxiliary Members will receive same benefits selected for Volunteers):						Yes	□No
Auxiliary Member Benefit*:						□Yes	□No	
	• If Yes, how much?	AD&D Benefit	\$5,000	<b>\$10,000</b>	<b>\$25,000</b>			
		Medical Expense	\$1,000	<b>\$5,000</b>	\$10,000			
		Weekly Disability	<b>\$100</b>	<b>\$150</b>	<b>\$200</b>	<b>\$250</b>	□\$300	
	Weekly Hospital Indemnity (pe	er week for up to 104 w	eeks):				Yes	□No
	<ul> <li>If Yes, how much per</li> </ul>	er week?	<b>\$100</b>	<b>\$200</b>	<b>\$300</b>	<b>\$400</b>	□\$500	□\$600
	Additional Weekly Disability:						Yes	□No
<ul><li>If Yes, how long?</li></ul>		First Weel						
	If Yes, how much?		<b>\$100</b>	<b>\$200</b>	<b>\$300</b>	<b>\$400</b>	<b>\$500</b>	<b>\$600</b>
	Organized Team Sports:						Yes	□No
<ul> <li>If Yes, provide the following:</li> <li>Number of Members</li> </ul>								
		Softball/Basel	oall/Basketball:		_Bowling/Golf:			
	AD&D Bene	fit	<b>\$10,000</b>	<b>\$25,000</b>	\$50,000			
	Medical Exp	ense	<b>\$1,000</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>		
	Medica	l Expense Deductible	<b>\$50</b>	<b>\$100</b>				
	Weekly Disa	bility	<b>\$100</b>	<b>\$200</b>	<b>\$300</b>	<b>\$400</b>	<b>\$500</b>	<b>\$600</b>
	Elimina	tion period	none	☐7 days				
	Duratio	n of Benefit	26 weeks	☐52 weeks				

#### **PREMIUM HISTORY**

Please indicate the Total Account Premium for the past 3 years.  Carrier(s):	\$(Please provide a copy of dec page from current policy.)
Carrier(s):	(current year) \$
Carrier(s):	\$ (2 <sup>nd</sup> prior year)

<sup>\*</sup> Note: The Auxiliary Member Benefit and the Full Auxiliary Benefit are mutually exclusive. Either one may be included, but not both.

#### **APPLICATION SIGNATURES & STATE FRAUD STATEMENTS**

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

**NOTICE TO ARKANSAS, LOUISIANA AND NEW MEXICO APPLICANTS:** 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.

**NOTICE TO COLORADO APPLICANTS:** 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.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** 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.

**NOTICE TO FLORIDA APPLICANTS:** 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 in the third degree.

**NOTICE TO KENTUCKY APPLICANTS:** Any person who knowingly and with the 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.

**NOTICE TO MAINE APPLICANTS:** It is a crime to 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.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW YORK APPLICANTS:** 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.

**NOTICE TO OHIO APPLICANTS:** 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.

**NOTICE TO OKLAHOMA APPLICANTS: 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.

**NOTICE TO PENNSYLVANIA APPLICANTS:** Any person who knowingly and with the 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.

**NOTICE TO RHODE ISLAND APPLICANTS:** 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.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** 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.

THE UNDERSIGNED REPRESENTS THAT HE/SHE HAS MADE A GOOD FAITH EFFORT TO ASCERTAIN COMPLETE AND ACCURATE ANSWERS TO THE QUESTIONS SET FORTH IN THIS APPLICATION AND THAT THE INFORMATION PROVIDED IN THIS APPLICATION, INCLUDING ANY ATTACHMENTS, IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF THEIR KNOWLEDGE AND BELIEF.

Applicant's Signature:	Date:	
Name and title (please print):		
Insurance Broker's Signature	Date:	