

BY COMPLETING THIS NEW BUSINESS APPLICATION (“APPLICATION”) THE APPLICANT IS APPLYING FOR COVERAGE WITH FEDERAL INSURANCE COMPANY (THE “COMPANY”)

NOTICE: THE LIABILITY COVERAGE PARTS PROVIDE CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO "MATTERS" FIRST MADE DURING THE "POLICY PERIOD", OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE RETENTION. IN NO EVENT WILL THE COMPANY BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY. READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.

RENEWAL APPLICATION INSTRUCTIONS

1. Whenever used in this Application, the term "**Applicant**" shall mean the Parent Organization and all Subsidiaries, as defined by the Policy unless otherwise stated.
2. All **Applicants** must complete this Application in accordance with the specific coverages being renewed. Attach additional pages if necessary.

I. NAME, ADDRESS AND CONTACT INFORMATION

1. Name of **Applicant**: _____
2. Address of **Applicant***: _____
 City: _____ State: _____ Zip Code: _____ - _____
 EIN: _____
3. **Applicant's** Web Site: _____
4. State of Incorporation: _____
5. Years of Operation: _____
6. Description of the **Applicant's** business: _____
7. Primary SIC Code: _____
8. Name and email address of Primary Contact (Executive Officer authorized to receive notices and information regarding the proposed policy):
 Name: _____ E-Mail: _____

**If documents related to the Policy should be sent to a mailing address different than noted in 2. above, please indicate as such in the designated area at the end of this Application.*

II. INSURANCE INFORMATION

Please indicate below, by placing an “X” in the box, which coverages are being requested.

Coverage Requested	Current Insurer (or N/A)	Current (or Requested) Limit	Current (or requested) Retention	Current Pending or Prior Proceedings Date (or N/A)
<input type="checkbox"/> Directors & Officers and Entity Liability				

Coverage Requested	Current Insurer (or N/A)	Current (or Requested) Limit	Current (or requested) Retention	Current Pending or Prior Proceedings Date (or N/A)
<input type="checkbox"/> Employment Practices Liability				
<input type="checkbox"/> Fiduciary Liability				
<input type="checkbox"/> Employed Lawyers Liability				
<input type="checkbox"/> Crime				
<input type="checkbox"/> Kidnap Ransom & Extortion				
<input type="checkbox"/> Workplace Violence Expense				

III. GENERAL RISK INFORMATION:

1. Does the **Applicant** have tax-exempt status under the U.S. Internal Revenue Code? Yes No
 - (i) If “no”, is tax-exempt filing pending with the IRS? Yes No
 - (ii) If “no”, is **Applicant** a state tax-exempt association? Yes No
 - (iii) If “no”, is **Applicant** an unincorporated not-for-profit association? Yes No

If the **Applicant** answered “No” to all parts of question 1. above, please provide details in the designated area at the end of this Application.

2. Please complete the following information:
 - a) Number of Volunteers: _____
 - b) Number of Employees to be completed in table below:

	Full Time Employees	Part Time Employees (including Seasonal & Temporary)	Contractors (Independent or Leased)
U.S. Employees			
<i>AK, AZ, CA, CT, DC, KY, MS, NJ, NM, NV, WA, WV</i>			
<i>AL, CO, DE, FL, GA, IL, KS, LA, ME, MO, MT, SC, TN, UT, WY</i>			
<i>All Other States</i>			
Employees Outside the U.S.*			
<i>Country 1:</i>			
<i>Country 2:</i>			
<i>Country 3:</i>			
Total Worldwide Employees			

* If the number of foreign locations exceeds space in the table above, please attach such information as an addendum to this Application or provide details in the designated area at the end of this Application.

3. Please provide the **Applicant's** most recent annual financial statements as an attachment to this Application. If financial statements are not available or do not contain any of the information requested below, please provide the following financial information:

	Most Recent Fiscal Year End	Prior Fiscal Year End (Optional)
	Month/Year _____	Month/Year _____
Cash & Cash Equivalents		
Current Assets		
Total Assets		
Current Liabilities		
Long Term Debt		
Total Liabilities		
Retained Earnings		
Revenue or Sales		
Operating Income		
Interest Expense		
Net Income		
Cash Flows From Operating Activities		

4. Has the **Applicant** in the last 12 months completed or is the **Applicant** anticipating in the next 12 months months any:

- (i) Reorganization or arrangement with creditors under federal or state law? Yes No
- (ii) Disputes regarding tax-exempt status? Yes No
- (iii) Closings, consolidations, restructuring or divestments of any branch, location, facility, office, chapter, or subsidiary? Yes No
- (iv) Proposed, actual, or attempted merger or acquisition? Yes No
- (v) Layoffs or reductions in workforce? Yes No
- (vi) Breach or violation of any debt covenant? Yes No
- (vii) Bond issuances? Yes No
- (viii) Change in senior executive officers other than due to illness? Yes No

If "Yes" to any question in 4(i) – 4(vii) above, please provide details in the designated area at the end of this Application.

5. Does the **Applicant** perform any professional services or financial services for others other than as noted in Section I. question 6 above? Yes No

If "Yes", please provide details in the designated area at the end of this Application.

6. Is the **Applicant** seeking coverage for entities that are not direct or indirect Subsidiaries of the Parent Organization (i.e. commonly owned entities, chapters, affiliates, entities without controlling interest but managed by the **Applicant** via contract or agreement)? Yes No

If “Yes”, please complete the Additional Named Insured Supplemental Application.

IV. COVERAGE SPECIFIC RISK INFORMATION

A. DIRECTORS & OFFICERS AND ENTITY LIABILITY COVERAGE INFORMATION

1. Recent or Pending Matters

- (a) Has the **Applicant** in the past 3 years experienced any of the following:
- (i) Antitrust, copyright, or patent litigation? Yes No
 - (ii) Accusations or investigations for deceptive trade practices or consumer fraud? Yes No
 - (iii) Any civil, criminal or administrative proceeding alleging a violation of any federal or state law or regulation; Yes No
 - (iv) Any action or civil suit alleging harassment, discrimination or civil rights violation? Yes No
 - (v) Any other criminal actions other than those listed above? Yes No
- (b) Other than those identified in your response to question 1(a) above, has any claim or other matter been made at any time during the last 3 years against:
- (i) Any **Applicant**; or
 - (ii) Any proposed insured individual in his or her capacity as a director, officer, or employee of any entity? Yes No

If “Yes” to any question in Section A.1. above, please provide details in the designated area at the end of this Application.

2. Approximately what percentage of the **Applicant’s** revenues are derived from government sources? _____%
3. Does the **Applicant**:
- a) Conduct any professional ethics, peer review, accrediting, standard setting, credentialing, or licensing activities for others? Yes No
 - b) Sponsor or operate a political action committee? Yes No
 - c) Direct or request any individual to serve as director, officer, governor, or trustee of any other entity? Yes No

If the **Applicant** answered “Yes” to any question in this Section A, please provide details in the designated area at the end of this Application.

B. EMPLOYMENT PRACTICES LIABILITY COVERAGE INFORMATION

1. Recent or Pending Matters

During the past 3 years has any **Applicant**, in any capacity, been involved in any of the following:

- (i) EEOC or other similar administrative proceedings; or Yes No
- (ii) Any employment-related civil suit, claim, or other matter? Yes No

If “Yes” to any question in 1(i) or 1(ii) above, please provide details including date, type of suit, claim, or other matter, allegations, current status, defense costs incurred and any applicable judgment or settlement amounts in the designated area at the end of this Application or by attachment to this Application.

2. U.S. Employee Salary Ranges

Annual Employee Compensation Ranges (including bonuses)	Approximate % in Range Current Year
Up to \$50,000	%
\$50,001 to \$150,000	%
Greater than \$150,000	%

3. What was the annual employee turnover rate for the last 3 years?
 Past year _____% 1 year previous _____% 2 years previous _____%

4. Does the **Applicant** have written policies regarding:

- (i) Equal Opportunity Employment? Yes No
- (ii) Anti-discrimination? Yes No
- (iii) Anti-harassment, including sexual harassment? Yes No

For Applicants with more than 500 Employees, please also answer questions 5-7 below:

5. Do you, or others on your behalf or at your direction, collect, store, use or transmit biometric information or biometric identifiers, including but not limited to fingerprints, retina or iris scans, or scans of hand or face geometry? Yes No

If “Yes”, do you receive written consent and a release from each individual? Yes No

6. Please provide the **Applicant’s** current employee handbook, or equivalent, as an attachment to this Application. If none exist or is not available, please confirm whether written procedures are in place regarding:

- (i) Progressive Discipline Yes No
- (ii) Terminations Yes No
- (iii) Handling complaints of harassment and discrimination Yes No
- (iv) Leave of Absence including FMLA Yes No

7. Does the **Applicant**:
- (i) Utilize outside counsel to review written policies and procedures? Yes No
 - (ii) Review terminations with outside counsel? Yes No
 - (iii) Conduct training regarding anti-discrimination and anti-harassment? Yes No
 - (iv) Review pay practices for inequities among protected class employees? Yes No
 - (v) Require employees to attend diversity training? Yes No

C. FIDUCIARY LIABILITY COVERAGE INFORMATION

1. Recent or Pending Matters

During the past 3 years, has:

- (i) any fiduciary been accused, found guilty or held liable for a breach of trust or convicted of criminal conduct? Yes No
- (ii) there been any assessment of fees, fines or penalties under any voluntary compliance resolution program or similar voluntary settlement program administered by the IRS, DOL or other government authority against any plan? Yes No
- (iii) any **Applicant**, benefit program, or any past or present individual in his or her capacity as a fiduciary of any employee benefit plan experienced any claims or other matters (other than for benefits under 29 C.F.R. § 2560.503-1(h) or similar procedures pursuant to applicable law)? Yes No

If “Yes” to any question in 1(i) - 1(iii) above, please provide details in the designated area at the end of this Application.

2. Plan Information

Please list the names and types of **Applicant’s** employee benefits plans. Attach additional pages if needed. If the **Applicant** has an ESOP, please complete the Supplemental ESOP Application.

Plan Names (Do not include Health & Welfare Plans)	Type of Plan*	Plan Assets (current year)	Total Plan Participants	If a DB plan, current funded percentage?
				%
				%
				%

*Defined Contribution (DC), Defined Benefit (DB), Employee Stock Ownership Plan (ESOP), Excess Benefit or Top Hat (EBP)

3. Has there been any merger, termination, or freezing of any plan in the past 3 years? Yes No
- If “Yes”, please provide details in the designated area at the end of this Application.
4. Are any plans NOT in compliance with plan agreements or ERISA? Yes No
- If “Yes”, please provide details in the designated area at the end of this Application.

For all Defined Contribution retirement plans proposed for coverage with combined plan assets greater than \$100,000,000, please also answer questions 5-6 below:

5. **Plan Administration**

Name of DC Plan	Name of Recordkeeper	Recordkeeping Fees (Per Capita)	Name of Investment Consultant/ Manager

6. In the past 18 months, has the **Applicant** reviewed all plan operation, administration and investment related fees and expenses for reasonableness? Yes No

D. CRIME COVERAGE INFORMATION

1. **Past Activities**

During the past 3 years, has the **Applicant** discovered any employee theft, forgery, computer fraud, social engineering fraud, or other crime losses? Yes No

If “Yes”, please attach details itemizing each loss separately and provide the date, description, and total amount of such loss.

2. Does the **Applicant**:

(i) Completely segregate all accounting duties such that no one person can complete a financial transaction (such check payments, wire and electronic transfers) from beginning to end by themselves without the involvement of another person? Yes No

(ii) Perform a monthly reconciliation of all bank accounts by someone who does not handle deposits, sign checks or have access to electronic or mechanical signatures? Yes No

(iii) Allow employees to make changes to vendor or supplier details (including routing numbers, account numbers, telephone numbers, and contact information) without confirming those changes with a direct call using only the contact number previously provided by the vendor or supplier before the request was received? Yes No

(iv) Require that all outgoing payments or funds transfers be subject to dual authorization by at least one executive after being initiated by a third employee? Yes No

(v) Employ Multifactor Authentication (MFA) on all external access to the **Applicant’s** computer systems, including Office 365 and other cloud-based email? Yes No

For Applicants with over 500 employees, please also answer questions 3-4 in their entirety below:

3. Does the **Applicant**:

(i) Maintain an internal audit department? Yes No

(ii) Use a competitive bidding process for high value supplies and services, including IT, legal, and professional services? Yes No

(iii) Conduct physical inventory counts at least annually and reconcile the results with a perpetual inventory system by someone not associated with the control of inventory? Yes No

- (iv) Have custody, access to or control of any clients' funds, accounts, computer systems, or tangible goods? Yes No
- 4. Does the **Applicant**:
 - (i) Have procedures in place to verify the existence and ownership of all vendors prior to doing business with them? Yes No
 - (ii) Maintain a master vendor list? Yes No
 - (iii) Require all additions, removals and changes to the master vendor list or accounts payable system be performed by a person that is not authorized to make or process payments? Yes No

E. KIDNAP RANSOM & EXTORTION COVERAGE INFORMATION

1. **Past Activities**

In the past 3 years, has any **Applicant** discovered an occurrence of any of the following prior events: extortion threats, cyber extortion, hijacking, wrongful detention, or political threats? Yes No

If "Yes", please attach full details of any occurrence in the designated area at the end of this Application.

2. Please complete the following table regarding the **Applicant's** foreign travel plans for the next 12 months *:

Destination City or Region & Country	Purpose of Travel	Number of Employees Traveling	Number of Trips Per Year

**please attach a separate schedule of locations if additional travel information applies.*

3. Describe the **Applicant's** security precautions at overseas locations and during outside U.S. travel, including use of security consultants:

F. EMPLOYED LAWYERS LIABILITY COVERAGE INFORMATION

1. **Recent or Pending Matters**

In the past 3 years, has any person proposed for this coverage been the subject of, or been involved in, any of the following arising out of his or her provision of legal services, irrespective of whether such activity arose out of work performed for the **Applicant**:

- (i) any reprimand, sanction, fine or discipline by, or refused admission to, a bar association, court, administrative or regulatory agency; or Yes No
- (ii) Any civil or criminal litigation, arbitration, claim, or administrative or regulatory proceeding? Yes No

If "Yes" to question 1(i) or 1(ii) above, please provide details in the designated area at the end of this Application.

- 2. Provide the total number of Employed Lawyers, Temporary and Contact Attorneys: _____
- 3. Do any Employed Lawyers, Temporary Attorneys or Contract Attorneys provide legal services in any of the following: Environmental Law & Compliance, Copyright, Patent, Trademark and Other Intellectual Property Law, Litigation, or Securities Law? Yes No
- 4. Do any Employed Lawyers provide Moonlighting Legal Services or legal services for others? Yes No

If “Yes” to question 4 above, describe the scope of services provided and the total number of hours annually in the designated area at the end of this Application.

G. WORKPLACE VIOLENCE EXPENSE COVERAGE INFORMATION

- 1. **Past Activities**
 In the past 3 years, has any **Applicant** discovered or experienced any workplace violence incidents? Yes No
 If “Yes”, please provide details in the designated area at the end of this Application.
- 2. Does the Applicant provide goods or services to general public? Yes No
 If “Yes”, please describe the level of access the general public has to the company’s Premises in the designated area at the end of this Application.

For Applicants with over 500 employees, please answer Question 3 in its entirety below:

- 3. Does the Applicant have all of the following policies and procedures in effect:
 - (i) An Employee Assistance Program (EAP) Yes No
 - (ii) A progressive discipline policy Yes No
 - (iii) Employee and customer complaint/grievance resolution procedures Yes No
 - (iv) A written policy on workplace violence that is circulated to all employees Yes No
 - (v) Training for supervisory and management employees to recognize, report and respond to potentially hostile employees or situations Yes No
 - (vi) A process for performing background checks for potential employees Yes No
 - (vii) Security precautions to limit access to its premises from hostile or volatile person Yes No

V. WARRANTY: PRIOR KNOWLEDGE OF FACTS/CIRCUMSTANCES/SITUATIONS

The **Applicant** must complete the warranty statement herein for which coverage is requested and is not currently purchased, as indicated in Section II, INSURANCE INFORMATION, of this Application.

For Alaska, Arizona, Delaware, Florida, Georgia, Idaho, Kansas, Kentucky, Maine, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, Oklahoma, Oregon, Puerto Rico, South Dakota, Virginia, Washington, Wyoming and West Virginia Residents ONLY: the title of this section and any other reference to "Warranty" is deleted and replaced with "**Applicant Representation**".

No person or entity proposed for coverage is aware of any fact, circumstance, or situation which could reasonably be expected to give rise to any claim, action, inquiry or other matter that would fall within the scope of the proposed **Liability Coverage Parts**:

NONE or, except:

Without prejudice to any other rights and remedies of the Company, the **Applicant** understands and agrees that if any such fact, circumstance, or situation exists, whether or not disclosed above, any claim, action, inquiry or other matter arising from such fact, circumstance, or situation is excluded from coverage under the proposed policy, if issued by the Company.

VI. MATERIAL CHANGE

If there is any material change in the answers to the questions in this Application before the policy inception date, the **Applicant** must immediately notify the Company in writing, and any outstanding quotation may be modified or withdrawn.

VII. DECLARATIONS, FRAUD WARNINGS AND SIGNATURES

The **Applicant's** submission of this Application does not obligate the Company to issue, or the **Applicant** to purchase, a policy. The **Applicant** will be advised if the Application for coverage is accepted. The **Applicant** hereby authorizes the Company to make any inquiry in connection with this Application.

The undersigned authorized agents of the person(s) and entity(ies) proposed for this insurance declare that to the best of their knowledge and belief, after reasonable inquiry, the statements made in this Renewal Application and in any attachments or other documents submitted with this Application are true and complete. The undersigned agree that this Application and such attachments and other documents shall be the basis of the insurance policy should a policy providing the requested coverage be issued; that all such materials shall be deemed to be attached to and shall form a part of any such policy; and that the Company will have relied on all such materials in issuing any such policy.

The information requested in this Application is for underwriting purposes only and does not constitute notice to the Company under any policy of a Claim, potential Claim or other Matter.

Notice to Alabama and Maryland Applicants: 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.

Notice to Arkansas, New Mexico and Ohio Applicants: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim or other matter containing a false, fraudulent or deceptive statement is, or may be found to be, guilty of insurance fraud, which is a crime, and may be subject to civil fines and criminal penalties.

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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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 of the third degree.

Notice to Kansas Applicants: 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, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Notice to Kentucky Applicants: 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.

Notice to Louisiana and 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 Maine, 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 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 Oklahoma Applicants: Any person who, knowingly and with intent to injure, defraud or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is guilty of a felony.

Notice to Oregon and Texas Applicants: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

Notice to Pennsylvania 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 subjects such person to criminal and civil penalties.

Notice to Puerto Rico Applicants: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

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.

SIGNATURE OF APPLICANT'S AUTHORIZED REPRESENTATIVE

Date

Signature*

Title

*This Application must be signed by the chief executive officer, president, executive director, chief financial officer, or any person with the responsibility for the management of insurance matters (or any equivalent position to any of the foregoing) of the Parent Organization acting as the authorized representatives of the person(s) and entity(ies) proposed for this insurance.

<u>Produced By:</u>		
Agent (Print & Sign): _____		
Agency: _____		
Agency Taxpayer ID or SS No.: _____		Agent License No.: _____
Address: _____		
City: _____		State: _____ Zip: _____
<u>Submitted By:</u>		
Agency: _____		
Agency Taxpayer ID or SS No.: _____		Agent License No.: _____
Address: _____		
City: _____		State: _____ Zip: _____

Section for Additional Information / Responses:

Section #	Question #	Details