

# **PUBLIC AUTO APPLICATION**

Entire Application Must Be Completed and Signed

Submission Number:		Proposed E	ffective Dat	tes:	FROM	:		TO:	
GENERAL INFORMATION									
☐ Individual ☐ Corporati	on 🗌 Partne	rship 🔲 L	.LC 🔲	Oth	ner:				
Name									
Mailing Address									
City		State	ZIP Code			Business Ph	one		
E-Mail Address									
Garaging Address (if different)									
City		State	ZIP Code						
Tax ID: Federal ID # or SS #	U.S. DOT#	MC#			Yrs. App	licant has bee	n Operat	ting Under	Business Name
Safety Contact Person Name		I						Contact's	Phone
Safety E-Mail Address									
OWNER/PRINCIPAL									
Owner Name (First, Middle, Last)									
SS # of Owner	Home Address							Apt. #	
City		Sta	ate	ZIP	<sup>o</sup> Code			Business F	Phone
DESCRIPTION OF OPERAT	IONS								
Type of Operation:	Hire Priv	ate	r Profit		Other:				
Check type(s) of operations:									
Airport Bus Airport Limo Airport Taxi (internal) Ambulance (internal) Athletes & Entertainers Casino Gambling Bus Charter Bus Charter Bus w/ Casino Tr Church Bus Classic Cars Courtesy Bus Day Care Drum & Bugle Corp and A Other (describe):  Commodity (Check any that Hazardous Materials requ	☐ En ☐ Fu ☐ Ho ☐ Int ☐ Kio ☐ Lin ☐ Lin ☐ Lin ☐ Me ☐ Pri ☐ So ☐ So ☐ Mateur Sports Pl ☐ Apply)		ervice urtesy Bus ernal) ice SUV Servic	:е		Seasona Sightsee Ski Bus Social Se Taxicabs Trams (ir Transpor Transpor Employe Trolley B Urban Bu Van Pool	ervice (intern nternal) rtation c rtation c es (inte Bus (inte us (inter	al) of Elderly of Railroa ernal) ernal) rnal)	
Hazardous Materials requ				0.					
Commodity	% of Loads	Max. Value	Commo	dity			%	of Loads	Max. Value
	<u> </u>								

Atla Bal Bos Buf Chi Chi Cir Cities	anta ltWas ston ffalo arlotte icago ncinnat other	shing i than rips:	ton Dallas/Ft. Worth Kansas City Mpls./St. Paul Pi Denver Little Rock Nashville Pi Detroit Los Angeles New Orleans Pi Hartford Louisville New York City Po Houston Memphis Oklahoma City Ri Indianapolis Miami Omaha St	ichmond [ t. Louis [	Salt Lake City San Diego San Francisco Seattle Tampa Tulsa						
Yes	No	1.	Are filings required? If yes, complete <b>Filing Information</b> form.								
		2.	<ul><li>A. Do you hire or employ any owner operators?</li><li>B. Are the owner operators and their vehicles scheduled on this applicat If no, explain:</li></ul>								
			<ul><li>C. Do owner operators accept passengers from any other companies (ir transportation network companies)?</li><li>If yes, explain:</li></ul>	ncluding rideshar	ing and						
			<ul> <li>Do you require owner operators to carry their own insurance? <pre>If yes, minimum limit required:</pre> </li> <li>Do any other companies provide insurance coverage for owner opera <pre>If yes, explain: </pre></li> </ul>	ators?							
		3.	F. Percent of annual revenue from owner operators:%  Do you arrange for transportation of passengers for companies other than your own?  If yes, explain:								
		4.	A. Percent of your annual income derived from transportation network of media apps:%     Describe these operations:  B. Percent of owner operator's income derived from transportation network social media apps:%     Describe these operations:		_						
		5.	Do you transport passengers across states lines?								
		6.	Is all equipment operated under the applicant's authority scheduled on the If no, attach explanation.	e application?							
		7.	Is all owned equipment scheduled on this application? If no, attach expla	nation.							
		8.	Do you lease your vehicles to others?  If yes, who must provide primary liability coverage?   You Lease	essee							
		9.	Do you lease, rent, hire or borrow vehicles?  If yes, do you provide the driver? Yes No  If vehicles are leased, rented or hired, complete questions below and a lf no, skip to question #10.  A. Describe type of vehicles rented, hired and leased:	attach copy of le	ase agreement.						
			B. On what basis are they leased?	☐ Permanent Basis	☐ Temporary, Trip Basis						
			C. Provide annual cost of hire or # of trips								
			D. Are vehicles leased with driver?  E. Are leased vehicles included in this application for insurance?  If no:  (1) Is there a written lease agreement stating the lessor will provide primary auto liability coverage while leased to you?  (2) Limit of Liability required  (3) Do you secure evidence the lessor has primary auto liability	Yes No Yes No	☐Yes ☐No☐Yes ☐No☐Yes ☐No						
			coverage?  (4) Does the lease state that the lessor agrees to provide you with 30 days advance notice if their insurance coverage is being cancelled or reduced?	∐Yes ∐No	☐Yes ☐No						

Yes	No									
		10.	Any personal use of vehicles?							
_			A. If yes, provide % and details:							
			B. Are there any household drivers under age 25? All drivers must be shown in Driver Information section.							
			Is any portion of your operation seasonal? If yes, explain:							
			Do you do any package delivery?							
Ш	Ш	13.	Do you own/operate any other transportation companies? If yes:							
			A. Name(s):							
			B. Describe operations:							
Ш	Ш	14.	Do you operate more than one location? If yes, provide the following:							
			Location(s) # Units Address, City, State							
_	_									
Ш	Ш	15.	Do any of your vehicles have special equipment for transporting physically impaired?							
	_		If yes, complete Physically Impaired and Senior Citizens section.							
Ш	Ш		Are drivers allowed to take vehicles home when not in use? If yes, how often:							
			Percent of your trips to and from the airport:%  Percent of your trips arranged 24 hours in advance: %							
			Indicate how vehicles are stored (open lot, fenced, lighted lot, in garage):							
			Do you have a General Liability policy?							
		21.	Do you belong to any local, state or national associations? If yes, which ones:							
_	_									
Ш	Ш	22.	Do you use non-owned autos? If yes, describe:							
			A. Frequency of use:							
	П		B. Type of non-owned autos used:  C. Do you require employees to have their own insurance?							
LIMOU	JSINE	S A	ND SEDANS							
Yes	No									
		1.	Are you registered or licensed as a: Limousine  Yes  No							
		_	Taxi Yes No							
Ш	Ш		Do any vehicles have a fare box or meter?  Do you charge by the: ☐ Hour ☐ Trip ☐ Miles							
П	П		Are your vehicles dispatched or do you share dispatch services with another entity?							
ш	ш		If yes, explain:							
		5.	Are vehicles ever leased to drivers?							
	_		If yes, explain:							
			Do drivers wear formal chauffeur's attire?							
		7.	If you have corporate contracts to provide transportation, list clients:							
		8	How do you solicit your business? Advertising Social Media/Rideshare Curbside							
		٥.	Other (describe):							
		9.	Do any vehicles have specialized equipment (i.e. hot tubs)?							
_			If yes, describe:							
		10.	Percent of your trips which are unscheduled: %							
FULL	SIZE	VAN	S (12 to 15 PASSENGER)							
Yes	No									
		1.	Are licensed drivers required to have a CDL with a passenger endorsement or chauffeur license?							
		2.	Are driver assistants on board the vans?							
		3.	Do you have any cargo racks on your vehicles?							
님	님	4.	Do you tow trailers with your van?							
H	H	5.	Is seat belt usage mandatory for all drivers and passengers?							
H	H	6. 7.	If the van is 15 passenger configuration, is the rear-most seat removed?  Have you trained your drivers specifically on how to safely operate the full size van?							
Ш	ш	٠.	If yes, describe:							
SCHO	OL B	IIS.								
Yes	No.									
res		4	Are all buses asked bus vellous?							
H	님		Are all buses school bus yellow?  Are all buses equipped with stop arms, flashers, and area mirrors?							
H	H		Are any vehicles other than school buses utilized to transport students?							
_	_		If yes, describe:							
		4.	Do you provide transportation services in addition to school transportation?							
			If yes, describe:							
		5.	Do you have handicap accessible vehicles?							
		_	If yes, complete Physically Impaired and Senior Citizens section.							
1 1	Ш	6.	Are driver assistants on board the buses?							

PHYS	ICALL	Y II	IPAIRED AND SEI	NIOR CITIZE	NS									
Yes	No					With	Lo	ading Ramps	Whe	eelchair L	ifts N	o Spe	cial E	quipmen
		1.	Number of vehicle	es owned by	you:	<u>Vans</u>								
			Entertain.			Buses								
		_	Explain:			Other			L					
		2.	Indicate number of 3 point tie down_					owing wneelch O				isms:		
П		3.	Are any vehicles r									ers?		
			If yes, describe:											
		4.	Describe manage	ment's expe	rience	operating	g this	class of busin	ess:					
		5.	Do all drivers have	e a minimum	of on	e year ex	perie	ence transporti	ng eld	lerly or th	ose wi	th phy	/sical	
			disabilities?			,	•	•	J	,				
_	_		If no, explain:											
Ш	Ш	6.	Do you load passe	_	valker	s on the v	whee	elchair lift?						
П		7.	If yes, describe the Do you transport		dina e	mergency	v me	dical attention	?					
		8.	Do you ever assis		_					beds to t	heir w	heelcl	nairs?	
		9.	Have all drivers co											
Use N	-3077	if ac	Iditional space is ne	eeded for Dri	ver Inf	ormation	. Insi	urance History.	Sche	edule of A	utos o	r Addi	itional	Interests
			MATION				,							
			ted for All Drivers											
			r Name st, Middle)	Date of I	Birth		Lice	ense Number		State	# Yrs. Driving Similar Equip.		Dat	e of Hire
	(=	,												
DRIVE	RVI	DLA <sup>-</sup>	TION HISTORY - P	ast 3 Years		l						Į.		
			r Name	Violations/Co				// B# - !	1	ate of Mos				#
	(Las	si, rir	st, Middle)	# Minor Speeds		∮Minor ⊤Than Spee	eds	# Majors	MOVI	ng Violatio	n/Convi	ction	AC	cidents
			YMENT HISTORY			:6				·	. <b>.</b>			f
		-	ars employment his d less than two yea	-		-					•		-	
		-	unless you have ins							•				
			r Name									Dates o	of	Type
	(Las	t, Fir	st, Middle)		Pr	ior Employ	ment	and Full Address			Em	ploym	ent	of Unit
											1			

	IVER HIRIN	IG, IK	AINING A	ND SAFE	: I Y					
1.	Which of t	he follo	wing is pa	art of your	r driver scr	reening/hiring proce	ess:			
			backgrou			Pre-employmen				
		-	kground c			☐ Road test	_			
	☐ Motor	vehicle	record (N	IVR) revie	ew	Other (describe	):			
2.	Which of th	ne follo	wing is pa	rt of your	driver per	formance manager	nent process:			
	☐ Annua	l reviev	v of driver	's driving	record (M\	√R) 🗆	Incentives for violation-f	ree and accide	ent-free o	driving
	Period	lic revi	ew of acci	dents/inc	idents		Formal corrective action	n procedures		
	Revie	v of ele	ectronic er	ngine data	a/video eve	ent recorders	Driver safety training			
3.	Do you ad	here to	a written	vehicle in	spection a	and maintenance pr	ogram? 🗌 Yes 🔲 No			
	If yes,	descri	oe or attac	ch prograi	m:					
MII	EAGE									
		Units	Mileage	Per Unit	Total Mil	leage				
Pa	st 12 Months									
Ne	xt 12 Months									
INS	SURANCE I	-ISTOI	RY AND I	OSS EXE	PERIENCE	I				
_										
1.							in the last 3 years?			
	(Missouri	Applic			•	•				
	Yes	☐ No	If yes,	explain: _						
2.	Prior years	s insura	ance unde	r busines	s name wit	th: Primary Auto Lia	ability:			
						Physical Damag	je:			
						Cargo:				
3.	Indicate of	her coi	npany nai	ne(s) you	ı have ope	rated under in the la	ast 3 years:			
	Company	Names	s:				-			
4.							st be provided for last 4 y	reare for rieke	with mor	e than
٦.	10 units.	ycuisi	nor came	21 HHOHHU	ation. Hair	2 copy 1033 rans ma	st be provided for last 4 ;	years for risks	WILLI IIIOI	Culan
*Tv	pe: L=Prim.	Liab.	P=Phy. C	)ma. C=	=Cargo C	GL=Genl Liab. IM=	Inland Marine			
	po. <b>–</b> 1 111111			g. •	ou.go .	22 <b>3</b> 3111 21021 1111	illialia mailio			
								Couerage	# Unito	ш
	Prior Carrier E	Effective	Dates		Prior C	arrier Name	Policy Number	Coverage Type*	# Units	# Losses
			Dates		Prior C	Carrier Name	Policy Number			
_		to	Dates		Prior C	Carrier Name	Policy Number			
			Dates		Prior C	Carrier Name	Policy Number			
		to to								
	SS HISTOR	to to to	st 3 Years		ng Drivers	arrier Name				
	SS HISTOR	to to to Y - Pariver Na	st 3 Years		ng Drivers Date of	no longer employ	ed)	Type*		
	SS HISTOR	to to to	st 3 Years		ng Drivers		ed)			
	SS HISTOR	to to to Y - Pariver Na	st 3 Years		ng Drivers Date of	no longer employ	ed)	Type*		
	SS HISTOR	to to to Y - Pariver Na	st 3 Years		ng Drivers Date of	no longer employ	ed)	Type*		
	SS HISTOR Di (Last,	to to to - Pa: river Na First, M	st 3 Years ne iddle)	A	ng Drivers Date of Accident	ano longer employ Amount of Accident	ed)	Type*		
	SS HISTOR Di (Last,	to to ty - Pa: river Na First, M	st 3 Years ne iddle)	ICLE CO	ng Drivers Date of Accident VERAGE	Amount of Accident	ed)	Type*		
	SS HISTOR Di (Last,	to to ty - Pa: river Na First, M	st 3 Years ne iddle)	ICLE CO	ng Drivers Date of Accident VERAGE	Amount of Accident	ed)	Type*		
LO	SS HISTOR Di (Last,  HEDULE O units you o	to to ty - Pa river Na First, M	st 3 Years ne iddle) OS / VEH	ICLE CO	ng Drivers Date of Accident  VERAGE  ust be sche	Amount of Accident  OPTIONS eduled and insured	ed)	Type*	Insured	Losses
LO	SS HISTOR Di (Last,  HEDULE O units you o	to to ty - Pa river Na First, M	st 3 Years ne iddle) OS / VEH	ICLE CO	ng Drivers Date of Accident  VERAGE  ust be sche	Amount of Accident  OPTIONS eduled and insured	ed)  D  if fillings are to be made.	Type*	Insured	Losses
SC All To auti	SS HISTOR (Last,  HEDULE O units you ovensure Electors stated ovensure Value)	to to ty - Par river Na First, M  F AUT wn or a ctronics alue.	st 3 Years ne iddle) OS / VEH re leased s (as defin	ICLE CO to you mu ed by the	ng Drivers Date of Accident  VERAGE ust be schell policy), all	Amount of Accident  OPTIONS eduled and insured ong with tarps, chai	ed)  if filings are to be made.  ns or binders are coveredust be equal to or greate	escription  d, include the	value in	Losses
SC All To auti	SS HISTOR  Di (Last,  HEDULE O units you ovensure Elector's stated version in the color of the c	to to ty - Par river Na First, M  F AUT wn or a ctronics alue.	st 3 Years ne iddle) OS / VEH re leased s (as defin	ICLE CO to you mu ed by the	Date of Accident  VERAGE  ust be schell policy), all the Stated Lefor the Final	Amount of Accident  OPTIONS eduled and insured ong with tarps, chai	ed)  if filings are to be made.  ns or binders are coveredust be equal to or greate	escription  d, include the	value in	Losses
SC All To autifination	SS HISTOR  Di (Last,  HEDULE O units you ovensure Elector's stated ventance Value ancial obligation	to to ty - Pa: river Na First, M  F AUT wn or a ctronics alue. Cove	st 3 Years ne iddle) OS / VEH re leased s (as defin	ICLE CO to you mu ed by the	Date of Accident  VERAGE  Lest be schere policy), allest the Final Vehice	Amount of Accident  OPTIONS eduled and insured ong with tarps, chain imit of each auto mance Value Coverage cle Type*	ed)  if filings are to be made.  ns or binders are covered ust be equal to or greate ge to apply.  VIN Number  Employee Owned Lea	escription  d, include the	value in standing	Losses
SC All To aud Find No	SS HISTOR Di (Last,  HEDULE O units you ovensure Elector's stated ventance Value ancial obligate Unit ID	to to ty - Pariver Na First, M  F AUT wn or a ctronics alue. Cove tion fo Year	st 3 Years ne iddle) OS / VEH re leased s (as defin	ICLE CO to you mu ed by the elected, the	VERAGE ust be sche policy), ale for the Final Vehic	Amount of Accident  OPTIONS eduled and insured ong with tarps, chain ance Value Coverage cle Type*	ed)  if filings are to be made.  Ins or binders are covered ust be equal to or greate ge to apply.  VIN Number  Employee Owned Lemout Driver	escription  d, include the r than the outs	value in standing	Losses
SC All Fina No.	SS HISTOR  (Last,  HEDULE O  units you over the stated of	to to to ty - Pa: river Na First, M  FAUT wn or a ctronics alue. Cover tion fo Year  Len	st 3 Years me iddle)  OS / VEH re leased s (as defin rage - If se that auto Make	ICLE CO to you mu ed by the elected, the in order f	verage ust be sche policy), ale for the Fina Vehic	Amount of Accident  OPTIONS  eduled and insured  ong with tarps, chain  Limit of each auto mance Value Coverage cle Type*  ership:   Ueased With  the of Coach Builder/Mode	ed)  if filings are to be made.  Ins or binders are covere  ust be equal to or greate ge to apply.  VIN Number  Employee Owned Le nout Driver  differ	escription  d, include the r than the outs  Stated Limit	value in standing	Losses
SC All Find No GV	SS HISTOR  Di (Last,  HEDULE O units you over the stated of the stated o	to to ty - Pa river Na First, M  F AUT wn or a ctronics alue. Cove tion fo Year  Len Vehicle	ost 3 Years ne iddle)  OS / VEH re leased s (as defin rage - If ser that auto Make  gth of Stret	ICLE CO to you mu ed by the elected, the in order f	Date of Accident  VERAGE  ust be sche policy), ali ne Stated L for the Fina Vehic  Name	Amount of Accident  OPTIONS  eduled and insured ong with tarps, chain  imit of each auto mance Value Coverage cle Type*  ership:  Owned  Leased With e of Coach Builder/Mod	ed)  if filings are to be made.  ins or binders are covered ust be equal to or greate ge to apply.  VIN Number  Employee Owned Lead to the court Driver differ  ane Other, Specify:	escription  d, include the r than the outs  Stated Limit	value in standing	Losses
SC All Find No GV	SS HISTOR  (Last,  HEDULE O  units you over the stated of	to to ty - Pa river Na First, M  F AUT wn or a ctronics alue. Cove tion fo Year  Len Vehicle	ost 3 Years ne iddle)  OS / VEH re leased s (as defin rage - If ser that auto Make  gth of Stret	ICLE CO to you mu ed by the elected, the in order f	Date of Accident  VERAGE  ust be sche policy), ali ne Stated L for the Fina Vehic  Name	Amount of Accident  OPTIONS  eduled and insured ong with tarps, chain  imit of each auto mance Value Coverage cle Type*  ership:  Owned  Leased With e of Coach Builder/Mod	ed)  if filings are to be made.  Ins or binders are covere  ust be equal to or greate ge to apply.  VIN Number  Employee Owned Le nout Driver  differ	escription  d, include the r than the outs  Stated Limit	value in standing	Losses

No.	Unit ID	Yea	r	Make	Vehicle Type*	VIN Numbe	er	Stated Limit		Radius
GVW/	GCW				Ownership:  Owned [ Leased With	☐ Employee nout Driver	Owned Le	eased With Dr	iver	•
Seatir	ıg Capaci	ty	Len	gth of Stretch	Name of Coach Builder/Moo	lifier		□ QVC/	СМС	
	ative Fue brid Elect			،ll Electric ☐ Fuel Cell	☐ Natural Gas ☐ Prop	ane □O	ther, Specify:			
	onal Cove		 s:	Finance Value	Lease - Loan	 Towing & La				
No.	Unit ID			Make	Vehicle Type*	VIN Numbe		Stated Limit		Radius
GVW/	GCW	<u> </u>			Ownership:	│ │ Employee nout Driver	Owned Le	l eased With Dr	iver	
Seatin	ıg Capacii	ty	Len	gth of Stretch	Name of Coach Builder/Mod	lifier		□ QVC/	СМС	
	ative Fue brid Elect			،ll Electric ☐ Fuel Cell	☐ Natural Gas ☐ Prop	ane □O	ther, Specify:			
Additio	onal Cove	rages	<b>S</b> :	Finance Value	Lease - Loan	Towing & La	bor			
No.	Unit ID	nit ID Year Make Vehicle Type* VIN Number State						Stated Limit		Radius
GVW/	GCW				Ownership: Owned [	Employee	Owned Le	eased With Dr	iver	
Seatir	ig Capaci	ty	Len	gth of Stretch	Name of Coach Builder/Moo	□ олс/смс				
	ative Fue brid Elect			.ll Electric ☐ Fuel Cell	☐ Natural Gas ☐ Prop	ane 🔲 O	ther, Specify:			
Additio	onal Cove	rages	<b>S</b> :	Finance Value	☐ Lease - Loan ☐ ☐	Towing & La	bor			
*Veh	icle Typ	e Le	gen	nd						
			MEP - Mobile Equip-F MEN - Mobile Equip-N							
ADD Type	TIONAL				dditional Insured and Loss Pa	ayee LP	- Loss Payee			
Unit	# Typ	e*		Name	Address		City	/	State	ZIP Code
					•		1		<u> </u>	

#### **COVERAGES** Note: If you transport passengers for-hire interstate, an FMCSA filing is required and you must carry the following minimum limits: Seating capacity of 15 or less: \$1,500,000 OR Seating capacity of 16 or more: \$5,000,000. ☐ AUTO LIABILITY Limits: CSL Number of Employees \_\_\_\_\_ ☐ EMPLOYERS NONOWNERSHIP LIABILITY ☐ HIRED AUTO LIABILITY Cost of Hire ☐ MEDICAL PAYMENTS Limits PHYSICAL DAMAGE DEDUCTIBLES OR Specified Causes of Loss □ Comprehensive Collision Complete and Attach Supplement ☐ HIRED AUTO PHYSICAL DAMAGE ☐ Basket Deductible ☐ Diminishing Deductible Personal Effects Coverage Aggregate Deductible CARGO Deductible \_ Limit OPTIONAL CARGO COVERAGES: (Check all that apply) Electronics ☐ Temperature Control Aluminum, Copper Hard Liquor Additional Earned Freight Increase Limit to \$5,000 □ Pharmaceuticals COMBINED DEDUCTIBLE RENTAL REIMBURSEMENT Coverage included unless declined. ☐ Selected Units OR ☐ All Units Days of Coverage: ☐ Decline Combined Deductible □ 30 120 Amount Per Day: **UNINSURED / UNDERINSURED MOTORISTS AND NO-FAULT OPTIONS** ☐ UNINSURED MOTORIST ☐ UNDERINSURED MOTORIST ☐ PERSONAL INJURY PROTECTION Coverage and limit choices in this section are for quoting purposes only. A separate Northland Insurance Company Supplemental Uninsured Motorists/Underinsured Motorists and Personal Injury Protection Application(s) must be completed and signed by the applicant when binding coverage.

For information about how Northland compensates its agents, brokers and program managers, please visit this website:

## http://www.northlandins.com/Producer\_Compensation\_Disclosure.asp

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Northland Insurance Companies, c/o Law Department, 385 Washington St., St. Paul, MN 55102.

This application, including any material submitted in conjunction with the application or any renewal, does not amend the provisions or coverages of any insurance policy or bond issued by Northland. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

## **FRAUD STATEMENTS**

**ARKANSAS, MARYLAND, AND NEW MEXICO:** Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NEW JERSEY:** 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.

**MAINE, TENNESSEE, AND WASHINGTON:** 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.

**OKLAHOMA:** 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:** 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 may be guilty of a crime and may be subject to fines and confinement in prison.

**UTAH:** Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

**ALL OTHER STATES:** 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 insurance act, which is a crime and subjects the person to criminal and civil penalties.

#### **SIGNATURES**

I authorize Northland Insurance Companies to obtain a copy of any Motor Vehicle Report for rating/underwriting the insurance for which I have applied. I also understand that a routine inquiry may be made providing information concerning my character, general reputation, personal characteristics and mode of living. Upon written request, information as to the nature and scope of the report will be provided to me.

**Disclosure:** In connection with this application for commercial automobile insurance, we may review a credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the insurance score. The credit report/credit-based insurance score will not be used for any purpose other than the underwriting of the commercial automobile insurance policy for which you have applied.

I authorize Northland Insurance Companies to obtain a credit report, including but not limited to a credit-based insurance score based on personal information provided. This authorization is valid for future reports obtained for renewal policies with Northland Insurance Companies.

I hereby certify that the foregoing statements and answers are a just, full and true exposition of all the facts and circumstances with regard to the risk to be insured, insofar as same are known to me, and the same are hereby made as the basis and condition of the insurance. By signing below, I affirm full knowledge of and adherence to current D.O.T. Safety Regulations, and hereby apply for insurance with respect to the coverages stated herein.

## **State Notices:**

Montana: A single loss is among the insurance company's criteria for nonrenewal.

South Carolina: The insurer can cancel this policy for which you are applying without cause during the first 90 days.	That is
the insurer's choice. After the first 90 days, the insurer can only cancel this policy for reasons stated in the policy.	

APPLICANT'S SIGNATURE	DATE	APPLICANT'S TITLE	
APPLICANT'S PRINTED NAME			
PRODUCER'S SIGNATURE	 PHONE#	FAX#	