

## FRATERNITIES-HIRED & NON-OWNED AUTO APPLICATION

Applicant Name:

Agent's Name:

Mailing Address:

Address:

Location:

Proposed Effective Date:

Web Site:

From: To:

12:01 A.M. Standard Time at the address of the Applicant

### DEFINITIONS

- Hired Auto** means any auto you lease, hire, rent or borrow, but Hired Auto does not include any auto you lease, hire, rent or borrow from any of your fraternity members or members of their households.
- Non-Owned Auto** means any auto you do not own, lease, hire, rent or borrow which is used in connection with your fraternity activities, and includes autos owned by your fraternity members or members of their households, but only while used in your fraternity activities.
- Throughout this questionnaire, the word "you" refers to the Applicant shown above and all other persons and organizations applying for insurance under this questionnaire.

### GENERAL INFORMATION

- |   |     |    |
|---|-----|----|
| 1. Does the chapter own any auto that is used in your fraternity activities?  | Yes | No |
| 2. Does the chapter lease any auto that is used in your fraternity activities under a lease contract/agreement with a term over 30 days?  | Yes | No |
| 3. With respect to Hired Autos and Non-Owned Autos, please confirm the following Driver Safety Protocols are followed:  |     |    |
| a. Obtain and verify valid drivers license on all drivers at least annually.  | Yes | No |
| b. Obtain and verify Auto Liability insurance on all autos at least annually.   | Yes | No |
| c. Obtain and review MVR's on all drivers at least annually.  | Yes | No |
| d. Prohibit drivers from operating autos if:  |     |    |
| i. Unlicensed or license is suspended or revoked.   | Yes | No |
| ii. More than two moving violations and/or accidents during the most recent three year period.  | Yes | No |
| iii. Any violations during the most recent three year period involving DUI/ DWI, leaving the scene of an accident, fleeing or eluding police, vehicular manslaughter or homicide, assault through the use of a motor vehicle, or any other felony driving conviction. | Yes | No |

4. Has any Hired Auto or Non-Owned Auto Liability claim or suit been made or brought against you in the past five years? Yes    No  
 If yes, please provide details:
5. Are you aware of any incident or circumstance that could reasonably be expected to become a Hired Auto or Non-Owned Auto Liability claim or suit that has not been reported to an insurance company? Yes    No  
 If yes, please provide details:

**COMPLETE THE FOLLOWING SECTION ONLY  
 IF HIRED AUTO COVERAGE IS DESIRED:**

1. Please indicate the types and corresponding numbers of Hired Autos:  
 Private Passenger                      Multi-Passenger Van                      Bus                      Truck
2. Please indicate the estimated annual cost of Hired Autos: \$
3. Please indicate how Hired Autos will be used:              Fraternity Activities              Other
4. With respect to Hired Autos you lease from others, please indicate the average term of all leases:                      and the maximum term of any lease:

**COMPLETE THE FOLLOWING SECTION ONLY  
 IF NON-OWNED AUTO COVERAGE IS DESIRED:**

1. Please indicate the types and corresponding numbers of Non-Owned Autos:  
 Private Passenger                      Multi-Passenger Van                      Bus                      Truck
2. Please indicate the types and corresponding numbers of owners of Non-Owned Autos:  
 Fraternity Members                      Volunteers                      Other  
 If Other, please provide details:
3. Please indicate how Non-Owned Autos will be used:  
 Errands    Other  
 If Other, please provide details:
4. Please indicate the maximum distance a Non-Owned Auto may be driven from the Location shown above:  
 Less Than 10 Miles              More Than 10 Miles
5. Please indicate how frequently Non-Owned Autos will be used:  
 Daily    Weekly    Monthly    Other  
 If Daily, please indicate the average number of trips per day:                      and the maximum number of trips per day:
6. Do you require all fraternity members and volunteers to maintain their own Auto Liability insurance? Yes    No  
 If yes, please indicate the minimum limits required:
7. Do you require and maintain evidence of the insurance? Yes    No

**Applicable in AL, AR, DC, LA, MD, NM, 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 FL and OK:** 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)\*. \* Applies in FL only.

**Applicable in KS:** 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 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 commits a fraudulent insurance act.

**Applicable in KY, NY, OH and 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY only.

**Applicable in ME, TN, VA, 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 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 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 PR:** 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 by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] 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.

**Applicable in all other States:** 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 material fact, commits a fraudulent insurance act, which is a crime and may also be subject to civil penalty.

I/We understand that this is an application for insurance only and that the completion and submission of this Application does not bind the Company to sell nor the applicant to purchase this insurance. I/We hereby declare that the above statements and particulars are true and I/we agree that this Application shall be the basis for any contract of insurance issued by the Company in response to it.

Electronic Signature of Applicant or Authorized Representative:

Title:

Date:

*If you prefer not to return the questionnaire with an electronic signature, please print and sign.*