

Hudson Insurance Group

Supplemental Application – Convenience Stores

The ACORD 125 – Commercial Insurance Application must be completed in addition to this Supplement.

1. Named Insured: _____
2. Named Insured Mailing Address : _____
3. Premises Address: _____

4. Years in Business: If less than 3 years, how many years of management experience? _____

5. Breakdown of Sales:

Food	Liquor	Gas	Other (Explain)	Total

6. Open 24 hours and day? Yes _____ No _____

7. Does insured have surveillance cameras, interior and exterior? Yes _____ No _____

8. Is there a Central Station Burglar Alarm? Yes _____ No _____

9. Any gasoline pumps on premises? Yes _____ No _____ Protected by barriers? Yes _____ No _____

10. Any liquefied petroleum gas (LPG) sales on premises? Yes _____ No _____ If yes:

- What percentage of total sales are LPG? _____ Is it tank swap or refill? _____
- Is there protective fencing or barriers around tanks? Yes _____ No _____
- Are the tanks stored outside away from the building? Yes _____ No _____

11. Any car wash operations on premises? Yes _____ No _____ If yes, self service ___ or full service ___?

12. Is there cooking on premises other than microwave oven? Yes _____ No _____ If yes:

- a. Is there an automatic extinguishing system installed over all cooking surfaces? Yes _____ No _____
- b. Is there a cleaning/ maintenance contract in place with an outside firm? Yes _____ No _____
- c. Are hoods and ducts located over appropriate surfaces? Yes _____ No _____
- d. Is there a regular cleaning schedule for hoods and ducts performed by employees? Y___ N___

13. Does the insured have a current liquor license? Yes _____ No _____

14. What procedures are in place to avoid selling alcohol to minors or intoxicated people?

15. Have there been any assault and battery claims in the last five years? Yes _____ No _____

If yes, please explain in detail: _____

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16. Are firearms kept on premises? Yes _____ No _____

Named Insured Signature: _____

Date: _____

FRAUD WARNINGS

To All Prospective Insureds: 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties in many states.

To Prospective Insureds in:

Colorado: 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 claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia: "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."

Florida and Oklahoma: Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

New York: 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 \$5,000 and the stated value of the claim for each such violation.

New York (Fire insurance applications): Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.

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New York (Automobile): Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the value of the subject motor vehicle or stated claim for each violation."

Pennsylvania (Automobile): Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information, shall, upon conviction, be subject to imprisonment for up to seven (7) years and the payment of a fine of up to \$15,000.