



Public Financial Institution Multi-Coverage Renewal Application

Travelers Casualty and Surety Company of America

The information requested in this Application is for a Claims-Made policy. If issued, the policy will apply only to claims first made and reported during the policy period, or any applicable extended reporting period.

The limit of liability available to pay losses will be reduced and may be exhausted by the amounts paid as defense expenses. The deductible or retention will apply to defense expenses. (For policies issued in New York, the limit of liability may be reduced up to 50% for amounts paid as defense expenses, and the deductible or retention may apply up to 50% of defense expenses).

Applicant means all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

| | A. COMMON SECTION |
|-----|---|
| I. | GENERAL INFORMATION |
| 1. | Applicant Information: |
| | Name of Applicant: |
| | Street Address: |
| | City, State, ZIP Code: |
| | Website Address(es): |
| | Expiring Policy Number: |
| II. | ORGANIZATION INFORMATION |
| 2. | Asset or Equity Acquisition or Offering Information: In the next 12 months (or during the past 12 months) does the Applicant have under consideration: a. Any acquisition, tender offer, merger, consolidation, or divestiture; or purchase or sale of assets exceeding 30% of consolidated assets? b. Any offers (including tender offers) or negotiations to purchase 5% or more of any class of voting stock of the Applicant ? c. A private or public offering of its securities? d. Any branch, location, facility, office or subsidiary closings, consolidations or layoffs? e. Any development of new products or entering into any new states? lf any of the questions above were answered Yes, attach an explanation, including the timing, the essential terms of the event, arrangement, impact on employee base and the surrounding circumstances. |
| 3. | Have there been any disciplinary actions taken against the Applicant during the past 12 months by any regulatory authority, including any consent, disciplinary, enforcement or cease and desist orders, or similar agreements or restrictions? |

| | or are any expec | cted during the next , lines of business a | 12 months including | treaty terms during th changes in self insur exclusions added or | ed retentio | ns, | Yes No |
|-------------|---|--|--|--|-------------|------------|------------------------------|
| 5. | | y current financial o | | nicated any changes y ratings of the Appli | | | Yes No |
| 6. | of rates or reserved If No, attach and | ve adequacy? explanation. | | ependent outside actu | | | |
| 7. | If No, attach an | explanation. | in such certifications the Applicant's fisca | s being implemented: | ? | | Yes No |
| | | Mos | st Recent FYE | Prior FYE | | D | rainstad EVE |
| Tot | tal Assets | \$ | St Recent F 1 E | \$ | | \$ | ojected FYE |
| Tot | tal Direct Written | \$ | | \$ | | \$ | |
| 1 10 | annum | | | | | | |
| III. | EMPLOYEE | INFORMATION | | | | | |
| 8. | Total number of | employees*: | | | | <u> </u> | |
| 9. | | lowing table breaking tent Contractors**: | | Full Time and Part T | ime emplo | yees*, Vo | lunteers and natural |
| | As of Date of | | | 12 Months | As | of Date of | f Application |
| | Full Time Employees | Part Time Employees | Full Time Employees | Part Time Employees | Volun | teers | Independent Contractors** |
| | | | | | | | |
| 10. | Total number of | employees* outside | the United States? | | | | |
| 11. | Locations: a. Main office of | of the Annlicant | | | | <u> </u> | 1 |
| | | ations of the Applic | | | | | |
| 12. | c. Total number | ations of the Applic r of locations: | | | | <u>=</u> | |
| | c. Total number Are any of the all If Yes, attach ful | ations of the Applic or of locations: | de the United States | ? | | <u>=</u> | |
| *Fı | c. Total number Are any of the all If Yes, attach ful all and part time in | ations of the Applic or of locations: pove locations outsi I details. acluding leased, sea | de the United States' | ? | | <u>=</u> | |
| *Fı | c. Total number Are any of the all If Yes, attach full and part time independent Contr | ations of the Applic or of locations: pove locations outsi I details. acluding leased, sea | de the United States' sonal, and temporary considered Employee | ?v employees | | <u>=</u> | |
| *F\:\ **\/\ | c. Total number Are any of the all If Yes, attach full and part time independent Contr | ations of the Applications of locations: cove locations outsing details. acluding leased, sea factors may not be consumated. | de the United States' sonal, and temporary considered Employee | ?v employees | | <u>=</u> | |

| Liability Coverage | Expiring Limit (A) | Requested Limit (B) | Expiring Retention (C) | Requested Retention (D) |
|--|-----------------------|---------------------|------------------------|-------------------------|
| Directors, Officers and Organization Liability | \$ | \$ | \$ | \$ |
| Employment Practices Liability | \$ | \$ | \$ | \$ |
| Fiduciary Liability | \$ | \$ | \$ | \$ |
| Insurance Company Professional Liability | \$ | \$ | \$ | \$ |

Do not answer the next question unless the Requested Limit in Column (B) exceeds the Expiring Limit in Column (A).

Answer the following question for all Liability Coverages other than Insurance Company Professional Liability Coverage:

| 14. | . Solely with respect to any higher limit requested or that may ultimately be issued for the | | |
|-----|---|----|--|
| | proposed renewal, is the Applicant , or any person proposed for this insurance aware | | |
| | of any fact, circumstance, situation, event or act that reasonably could give rise to a claim | | |
| | against them under the Liability Coverage?Yes | No | |
| | If Yes, attach an explanation. | | |
| | | | |

Solely with respect to any portion of the Limit for Liability Coverage(s) in the proposed policy that exceeds the amount of the Expiring Limit for such Liability Coverage(s) in the expiring policy, the proposed insurance will not afford coverage for any claim arising from any fact, circumstance, situation, event or act about which any executive officer of the **Applicant** had knowledge prior to the issuance of the proposed policy, nor for any person or entity who knew of such fact, circumstance, situation, event or act prior to the issuance of the proposed policy.

KIDNAP AND RANSOM COVERAGE

| 15. Does the Applicant desire any changes to the expiring policy limits of insurance or retention? | No _ | |
|---|------|--|
| If Yes, please indicate the desired changes in the table below: | | |

| Kidnap and Ransom Coverage Requested Limit | Requested Retention |
|--|---------------------|
| \$ | \$ |

CYBER COVERAGE

16. Does the Applicant desire any changes to the expiring policy limit or retention?

If Yes, please indicate the desired changes in the table below:

| Expiring Limit (A) | Expiring Retention | Requested Limit (B) | Requested Retention |
|--------------------|--------------------|---------------------|---------------------|
| \$ | \$ | \$ | \$ |

Do not answer the next question unless the Requested Limit in Column (B) exceeds the Expiring Limit in Column (A).

17. Solely with respect to any new or higher limits requested or that may ultimately be issued for the proposed renewal, is the Applicant or any person proposed for this insurance aware of any fact, circumstance, situation, event or act that reasonably could give rise to a claim against them under this CyberRisk Policy?

| Yes | Ш | No | | |
|-----|---|----|--|--|
|-----|---|----|--|--|

Yes No No

If Yes, please attach an explanation.

Solely with respect to any portion of the Limit for this CyberRisk Policy in the proposed policy that is new or exceeds the amount of the Expiring Limit for this CyberRisk Policy in the expiring policy, the proposed insurance will not afford coverage for any claim arising from any fact, circumstance, situation, event or act about which any executive officer of the Applicant had knowledge prior to the issuance of the proposed policy, nor for any person or entity who knew of such fact, circumstance, situation, event or act prior to the issuance of the proposed policy.

| IDENTIFY FRAUD EXPENSE REIMBURSEMENT COVERAG | IDENTIFY | FRAUD | EXPENSE | REIMBU | RSEMENT | COVERAG |
|--|----------|-------|----------------|--------|---------|----------------|
|--|----------|-------|----------------|--------|---------|----------------|

| | e any changes to the expiring portion of the expiring | | e or retention? | Yes ☐ No ☐ |
|--|--|----------------------------|-----------------|---------------------------|
| | Reimbursement Coverage ted Limit | Re | quested Reter | ntion |
| \$1,000 \$5,000 | \$10,000 | \$0 □ | \$250 🗌 | \$100 🗌 |
| B. DIRECTORS | S, OFFICERS AND ORGAN | IZATION LIABILITY | COVERAGE | SECTION |
| I. REQUIRED ATTACH | MENTS – DIRECTORS, OFFIC | CERS AND ORGANIZ | ATION LIABIL | ITY |
| contain, are made a part of t | ubmit the following documents this Application, whether such the Company from any public s | documents are physic | cally delivered | |
| filed with the SEC within the List of Directors and Office Most recent Annual Conversion Most recent Quarterly Core Entity organizational charts *Consolidated Financial States* | ers ention Statement.* | urance company entitie | es | · |
| C. EN | MPLOYMENT PRACTICES I | LIABILITY COVERA | GE SECTION | N |
| | IATION ble providing employee informations in the state of the state o | | s or foreign co | untries with the greatest |
| State or Fore | eign Country | Nu | mber of Empl | oyees |
| | | | | |
| | ble providing the maximum nu lassifications (regardless of who | | | t during the previous 12 |
| Leased | Temporary | Seasonal | | Union |
| Complete the following tal | ole providing employee turnove | r figures for the last 3 y | /ears: | |
| Number of Terminations | Year - 20 | Year - 20 | _ | Year – 20 |
| Voluntary | i | 1 | 1 | |
| | | | | |
| Involuntary (excluding layoffs/downsizing) | | | | |

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| 4. | Within the past 24 months how ma | ny officers h | nave been involunta | rily terminated or laid o | off? | |
|---------------|--|---|--|---|---------------------------|------------------|
| 5. | Prior to employee terminations does a. Human Resources personnel? b. An attorney with experience in | | | | Yes Yes | □ No □ □ No □ |
| II. | HUMAN RESOURCES | | | | | |
| 6. | During the past 12 months, has the policies or procedures or Employee If Yes, please provide copies of su If Yes, were the changes reviewed | e Handbook ch policies d | ? or procedures or har | dbook. | Yes | |
| III. | REQUIRED ATTACHMENTS | - EMPLOYI | MENT PRACTICES | LIABILITY | | |
| CO | part of this Application, submit the ntain, are made a part of this Applicant or are obtained by the Composition of the Applicant annual financial states of the Applicant has 1,000 or more of the Applicant layoffs are eithe Supplemental Application | ication, whe pany from a nent of the A e employees | ether such document ny public source, ind Applicant s, most recent EEO- | ts are physically deliviculing the Internet): 1 report | vered to the Comp | pany by the |
| | D. FI | DUCIARY | LIABILITY COVE | RAGE SECTION | | |
| I. | PLAN DATA | | | | | |
| 1. | Premium to be paid by: | | | Employ | /er: Trust | or Plan: |
| 2. | Complete the table for all plans for | which cove | rage is requested: | | | |
| | Full Plan Name | Plan Type* | Current Asset Value | Latest FYE Annual Contributions | Current # of Participants | Plan Status** |
| | | | \$ \$ | \$ \$ | | |
| | | | \$ | \$ | | |
| * ** To | Defined Benefit (DB) Defined Col Other (O) – Attach explanation Active (A) Frozen (F) Sold (S) T enter more information, attach a sep | erminated (| DC) ESOP (E) Self | F-Funded Welfare Ben | | |
| II. | PLAN UNDERWRITING QUE | STIONS | | | | |
| 3. | Does any plan: (a) not conform to to notification requirements and other employer securities or employer realf Yes, attach an explanation. | provisions | of ERISA or similar | foreign law, or (b) hold | | □ No □ |
| 4. | Has any plan: (a) been the subject | of an invoce | tigation by the Dona | rtmont of Labor Intorn | ol. | |

| 6. | reduction of benefits or an (b) been merged with ano merger, termination or sal | e any such amendments antici _l ther plan, terminated or sold wi | pated within the next 12 months thin the past two years or is any nths? | such | | | |
|------|---|---|---|--|--|--|--|
| 7. | 7. Are there any outstanding or delinquent plan contributions or plan loans, leases or debt obligations that are in default or classified as uncollectible? | | | | | | |
| 8. | | services from the Applicant for | similar investment pool that rece a fee? | | | | |
| | | irm providing the following serv | ices: | | | | |
| | CPA (Certified Public Accountant) | Attorney | Actuary | Investment Advisor | | | |
| | | | | | | | |
| III. | REQUIRED ATTACH | MENTS – FIDUCIARY LIABIL | ITY | | | | |
| | As part of this Application, submit the following documents (these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet): | | | | | | |
| | ntain, are made a part of t | | | | | | |
| | mtain, are made a part of a pplicant or are obtained by Most recent annual finance Plan financial statements \$1,000,000. | the Company from any public sial statement of the Applicant for defined benefit plans and for each defined contribution ecurities | | wered to the Company by the mit requested is greater than | | | |
| | Most recent annual finance Plan financial statements \$1,000,000. Plan financial statements plan financial statements plan invests in employer s Most recent 5500 of all plan invests. | the Company from any public sial statement of the Applicant for defined benefit plans and for each defined contribution ecurities | source, including the Internet): self insured welfare plans, if library | wered to the Company by the mit requested is greater than er than \$5,000,000 and/or the | | | |
| | Most recent annual finance Plan financial statements \$1,000,000. Plan financial statements plan financial statements plan invests in employer s Most recent 5500 of all plan invests. | the Company from any public sial statement of the Applicant for defined benefit plans and for each defined contribution ecurities | source, including the Internet): self insured welfare plans, if li | wered to the Company by the mit requested is greater than er than \$5,000,000 and/or the | | | |
| | Most recent annual finance Plan financial statements \$1,000,000. Plan financial statements plan invests in employer s Most recent 5500 of all plane. | the Company from any public sial statement of the Applicant for defined benefit plans and for each defined contribution ecurities | source, including the Internet): self insured welfare plans, if liplan, if limit requested is greated | wered to the Company by the mit requested is greater than er than \$5,000,000 and/or the | | | |

2. Provide the following information for all professional services offered for a fee; include any professional service listed above only if such service is offered for a fee other than the premium charge for a contract of insurance or investment product:

| Name of Professional Service | Description | Length of Time Service has been Offered | Most Recent FYE Fees or Revenues | Prior FYE Fees or Revenues | |
|---------------------------------|-------------|---|-------------------------------------|-------------------------------|--|
| | | | \$ | \$ | |
| | | | \$ | \$ | |
| | | | \$ | \$ | |
| | | | \$ | \$ | |

With respect to those professional services offered, other than claim handling and adjusting in connection with a

| | contract of insurance issued by the | | |
|-------------|--|--|---|
| | | endered pursuant to a written contract (incough a third party vendor)? | |
| | | nd approved by either in-house or outside | |
| | c. Are there written policies and pro | ocedures that govern the performance and | d administration of |
| | | | |
| | | ed through a third party vendor, is such th contract, to indemnify or limit the liability or | |
| | | | |
| | If No to any of the above, attach an | explanation. | |
| 4. | Does the Applicant currently, or in t | he foreseeable future plan to, own or ope | rate any entity |
| •• | | th care, or plan to utilize managed health | |
| | | independent contractor? | |
| | | names and ownership of each entity, a full surance requirements and any hold harml | |
| | copies of any contracts, including ins | surance requirements and any noto narmi | ess arrangements. |
| II. | CLAIM DEPARTMENT AND RE | PORTING PROCEDURES INFORMATION | ON |
| _ | During the look 40 growths, hours the | an hann ann abanna in | |
| 5. | During the last 12 months, have ther | e been any changes in: ess of limits demands or verdicts, or bad f | aith claims?Yes No |
| | | ? | |
| | | ters or outside counsel in connection with | |
| | | ed to agents, outside adjusters, or outside | counsel?Yes No |
| | If Yes to any of the above, attach an | explanation. | |
| 6. | | rtment of any individual responsible for | |
| | | claim or suit brought against the Applican | |
| | | any unfair claims practices statute or simi anager, or others) (Control Persons): | lar law (e.g. Head of Claims, Corporate |
| | Secretary, General Counsel, Nisk Wi | anager, or others) (Control reisons). | |
| III. | CLAIM DEPARTMENT OPERA | TIONS INFORMATION | |
| 7 | Provide the following staffing number | rs for the Applicant's home office and fie | ld office claim department energians: |
| 1. | Provide the following stanling humber | is for the Applicant's nome office and he | id office claim department operations. |
| | Staff | # In the Most Recent FYE | # In the Prior FYE |
| | im Officers | | |
| | im Managers and Supervisors | | |
| | nior Adjusters (Examiners) nior Adjusters (Examiners) | | |
| | ministrative and Clerical Staff | | |
| | i | | |

Average Adjuster Workload (Open Claim Files/Number of Adjusters)

8. Provide the annual turnover rate for claim personnel, excluding administrative and clerical positions: Most Recent FYE Prior FYE With respect to claim personnel, have there been any employee layoffs, terminations, workforce reductions or retirements resulting from any type of organizational restructuring, or office, branch or facility closing during the last 12 months or are there any anticipated within the next 12 If Yes, attach an explanation. 10. Indicate the number of field (regional or branch) claims offices of the Applicant:__ 11. What percentage of claims are handled within field offices? If, in response to Question 11 above, field claim personnel do not refer any claims to your home office claim department, attach an explanation. 12. Describe the types of claims that are not handled by field claim personnel, identifying specific classes of business and claim characteristics: If No, attach an explanation. If No, attach an explanation. REQUIRED ATTACHMENTS As part of this Application, submit the following documents (these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet): List of Directors and Officers of the Applicant Most recent Annual Convention Statement* Most recent Quarterly Convention Statement* Most recent Annual Report (Complete Audited Financial Statement)* Most recent Interim Financial Statements* Most recent 10K and 10Q filed with the SEC, and any other public document filed by the Applicant within the last 12 months, including any certifications related to the accuracy of such public documents, with the SEC, or any similar federal, state, provincial, local or other regulatory agency anywhere in the world. Entity organizational chart, including interrelated non-insurance company entities *Consolidated Financial Statements are preferred. However, if consolidated financial statements are not available for any organization, submit an individual financial statement for such organization. F. KIDNAP AND RANSOM COVERAGE SECTION ORGANIZATION INFORMATION Has the Applicant materially changed its operations (e.g., new products and services) in the If Yes, please attach an explanation. Has the **Applicant** materially changed its safety procedures as respects employee

If Yes, please attach an explanation.

| 3. | Does the Applicant own or operate, or know or under this insurance that will work or travel on | | | | Yes 🗌 | No 🗌 | | |
|-----|---|----------------------|------------------------------|----------------|--------------|-----------|--|--|
| II. | FOREIGN EXPOSURE | | | | | | | |
| 4. | Update the foreign travel (outside the United States and Canada) of the Directors, Officers and other employees for the past 12 months and anticipated in the next 12 months: | | | | | | | |
| | City and Country of Destination | # of Trips | # of Individuals | Average | Length of | Trips | | |
| | | | | | | | | |
| | | | | | | | | |
| 10 | enter more information, please attach a separa | ite page to the A | pplication. | | | | | |
| 5. | Update the Applicant's permanent foreign loc | cations (outside t | he United States and Car | nada): | | | | |
| | | lumber of | 71 1 | | | Number of | | |
| | Country L | ocations | (i.e. Sales, Manufacti | uring) | Employ | ees | | |
| | | | | | | | | |
| To | enter more information, please attach a separa | nte page to the A | pplication. | | | | | |
| | | ne page to are r | ppcauc | | | | | |
| | G. CYE | BER COVERAG | GE SECTION | | | | | |
| l. | CYBER SECURITY INFORMATION | | | | | | | |
| 1. | 1. Has there been a change to the position that is responsible for information security? Yes No If Yes, please attach an explanation. | | | | | | | |
| 2. | 2. Have there been any material changes to policies or procedures relating to oversight of website or other electronic material? If Yes, please attach an explanation. Yes No | | | | | | | |
| 3. | 3. Have there been any material changes to security policies or procedures provided to employees? **If Yes, please attach an explanation.** Yes No [| | | | | No 🗌 | | |
| 4. | 4. Does the Applicant currently use a Cloud Service Provider in the course of business operations? Yes No a. Cloud Provider currently under contract: | | | | | No 🗌 | | |
| | | | | | | | | |
| 5. | With respect to computer systems, does the A | pplicant have (| select all that apply): | | | | | |
| | ☐ Secondary / backup computer system ☐ Business continuity plan ☐ Incident response plan for network intrusions and virus incidents | | | | | | | |
| | If a secondary / backup system is in place, how | w long before thi | s system is operational? | | | | | |
| 6. | Which of the following does the Applicant cur | rently have in pla | ace (select all that apply): | | | | | |
| | • | | virus software active on a | | s and netwo | orks | | |
| | ☐ Patch management procedures ☐ | | ection software | | | | | |
| | | _] Valuable / Se | nsitive Data Backup proc | edures | | | | |
| | ☐ Remote access limited to VPN ☐ | ☐ Procedure to | test or audit network secu | urity controls | 3 | | | |
| 7. | What is the maximum number of unique indivinformation? | | • | ss any amo | unt of perso | onal | | |
| 8. | If applicable, is Applicant currently compliant Standards (PCI-DSS)? | with Payment Ca | ard Industry Data Security | , Yes | □ oN □ 1 | N/A □ | | |
| 9. | If applicable, is Applicant currently HIPAA cor | npliant? | | Yes | | N/A 🗌 | | |

| 10. Does the Applicant encrypt private | or sensitive information (if Yes, select all | that apply): Yes ☐ No ☐ | | | |
|--|--|--|--|--|--|
| ☐ Data at rest ☐ Data in to | ransit | s (e.g. laptops, PDAs, USB drives, etc.) | | | |
| II. REQUIRED ATTACHMENTS - | CYBER | | | | |
| As part of this Application, submit the following documents (these documents, and the representations and facts they contain, are made a part of this Application, whether such documents are physically delivered to the Company by the Applicant or are obtained by the Company from any public source, including the Internet): • Most current audited or annual financial statements if annual revenues exceed \$10,000,000 or requested Limit of Liability for Network and Information Security Liability coverage exceeds \$3,000,000. | | | | | |
| H. IDENTIFY FRAUD EXPENSE REIMBURSEMENT COVERAGE SECTION | | | | | |
| I. CONTACT INFORMATION | | | | | |
| Contact Name | Email | Phone | | | |
| | | | | | |
| | | | | | |
| | I. COMPENSATION NOTICE | | | | |

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Agency Compensation, One Tower Square, Hartford, CT 06183.

J. FRAUD WARNINGS

ALABAMA, ARKANSAS, DISTRICT OF COLUMBIA, MARYLAND, NEW MEXICO, AND RHODE ISLAND: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who 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.

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 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.

FLORIDA: 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.

KENTUCKY, **NEW JERSEY**, **NEW YORK**, **OHIO**, **AND PENNSYLVANIA**: 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. (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.)

LOUISIANA, MAINE, TENNESSEE, VIRGINIA, 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 include imprisonment, fines, and denial of insurance benefits.

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.

PUERTO RICO: 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 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.

| 1/ | CI | \sim L | 1 A 7 | CI 11 | | CE | \sim TI | |
|----|----|----------|-------|-------|-----|----|-----------|----|
| n. | ы | GΝ | IA | U | KE. | SE | டப | ON |

IT IS AGREED THAT THIS APPLICATION IS A SUPPLEMENT TO ALL OTHER APPLICATIONS PREVIOUSLY SUBMITTED TO TRAVELERS IN CONJUNCTION WITH THE UNDERWRITING AND ISSUANCE OF INSURANCE COVERAGE FOR WHICH THIS POLICY IS A RENEWAL OR REPLACEMENT OR OTHERWISE SUCCEEDS IN TIME, AND THOSE APPLICATIONS TOGETHER WITH THIS APPLICATION WILL CONSTITUTE THE COMPLETE APPLICATION WHICH WILL BE THE BASIS OF ANY QUOTATION WHICH MAY BE MADE.

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE (CHAIRMAN, PRESIDENT, CEO, OR OTHER OFFICER ACCEPTABLE TO TRAVELERS) OF THE APPLICANT REPRESENTS, AFTER REASONABLE INQUIRY, THAT THE STATEMENTS AND REPRESENTATIONS SET FORTH HEREIN ARE TRUE AND ACCURATE. SIGNING OF THIS APPLICATION DOES NOT BIND THE APPLICANT TO ACCEPT, NOR TRAVELERS TO ISSUE, ANY POLICY OF INSURANCE, BUT IT IS AGREED THAT ALL STATEMENTS, REPRESENTATIONS AND ATTACHMENTS FURNISHED TO TRAVELERS IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. ANY POLICY THAT TRAVELERS MAY ISSUE TO THE APPLICANT WOULD BE ISSUED IN RELIANCE UPON THE TRUTH OF ALL SUCH STATEMENTS, REPRESENTATIONS AND ATTACHMENTS AND WILL BE THE BASIS OF, AND DEEMED ATTACHED TO AND INCORPORATED INTO, ANY POLICY THAT MAY BE ISSUED.

TRAVELERS IS HEREBY AUTHORIZED TO MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION. THE UNDERSIGNED AUTHORIZED REPRESENTATIVE AGREES THAT IF THE INFORMATION SUPPLIED IN THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF ANY POLICY THAT TRAVELERS MAY ISSUE TO THE APPLICANT, THE UNDERSIGNED WILL IMMEDIATELY NOTIFY TRAVELERS OF SUCH CHANGES, AND TRAVELERS MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS.

THE SIGNING OF THIS APPLICATION DOES NOT BIND TRAVELERS TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, WILL BE THE BASIS OF THE INSURANCE AND WILL BE, IN ALL STATES OTHER THAN NC AND UT, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. TRAVELERS WILL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

ELECTRONICALLY REPRODUCED SIGNATURES WILL BE TREATED AS ORIGINAL. Signature* of Applicant's Authorized Representative Name (Printed) (President or CEO) Title Date L. PRODUCER INFORMATION (ONLY REQUIRED IN FLORIDA, IOWA, AND NEW HAMPSHIRE) Producer Signature* Producer Name (Printed) Agency Name Agency Code License Number *IF YOU ARE ELECTRONICALLY SUBMITTING THIS APPLICATION TO TRAVELERS, APPLY YOUR ELECTRONIC SIGNATURE TO THIS FORM BY CHECKING THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX BELOW. BY DOING SO, YOU HEREBY CONSENT AND AGREE THAT YOUR USE OF A KEY PAD, MOUSE, OR OTHER DEVICE TO CHECK THE ELECTRONIC SIGNATURE AND ACCEPTANCE BOX CONSTITUTES YOUR SIGNATURE, ACCEPTANCE, AND AGREEMENT AS IF ACTUALLY SIGNED BY YOU IN WRITING AND HAS THE SAME FORCE AND EFFECT AS A SIGNATURE AFFIXED BY HAND.

PRODUCER'S ELECTRONIC SIGNATURE AND ACCEPTANCE

AUTHORIZED REPRESENTATIVE'S ELECTRONIC SIGNATURE AND ACCEPTANCE