



Utica First Insurance Company
PO Box 851 , Utica, NY 13503-0851
Telephone 800-456-4556
www.uticafirst.com

Businessowners Application

Applicant Information

Customer Name and Address

Phone: _____**Primary Email Address**

Premium: _____

Attach quote proposal to application

Common Eligibility Questions

1. Is the risk more than 50% vacant? _____
 2. Does the insured do any manufacturing, mixing, relabeling, or repackaging of products? _____
 3. Is the total property coverage being requesting greater than \$10,000,000 for any single location? _____
 4. During the last five years has any applicant been indicted for or convicted of the crime of Fraud, bribery, arson or any other arson related crime in connection with this or any other property? _____
 5. Does the Insured employ any security personnel or bouncers? _____
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Loss History

How many losses in the last 3 years? _____

Total Amount of Losses Paid _____

If there have been any losses in the prior 3 years, hard copy loss runs are required to bind.



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APPLICATION QUESTIONS
STATEMENT PAGE

Who runs the business? _____

Contact name and phone number? _____

Number of years in business at this location? _____

Hours of operation? _____

Is your business open past 2AM? _____

Is this business operated year-round? _____

If no, how many months open? _____

Is the risk open for business? _____

Is the risk under renovations? _____

Are there other occupancies not controlled and or operated by the insured? _____

If yes, please describe: _____

What is the annual payroll? _____

What is the number of employees? _____

List and location/business interest owned/operated by the insured but not listed: _____

Is there any commercial cooking on premises? _____

Any delivery operations? _____

If a retail store, does installation, service or repair account for more than 25% of receipts? _____

If an office, please describe operations performed: _____

Are there any firearms kept on the premises? _____

Has any policy canceled or non-renewed in the past 3 years? _____

Are there any bankruptcies, tax or credit liens against the applicant in the past five years? _____



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APPLICABLE IN NEW JERSEY

ONE-PAGE SUMMARY – COMMERCIAL PROPERTY / BUSINESS INCOME BUSINESS INTERRUPTION COVERAGE

This summary is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided for in the policy. This information is only provided as guidance to the policyholder in understanding the terms of the policy of insurance. You should consult your policy, agent and insurer if you have questions about your particular coverage.

Commercial property insurance generally provides coverage to the policyholder for direct physical loss of or damage to their building and contents due to a covered cause of loss. Many insurers' commercial property policies include business income coverage (also referred to as business interruption coverage) either as a coverage within the primary policy form itself or as an additional coverage provided by endorsement.

Business income coverage generally provides for the net income that would have been earned by the insured plus normal operating expenses incurred that continue despite the suspension of operations. The coverage is provided only during the period of restoration, the period from when the physical loss or damage occurs until the time the property is repaired, and the location is ready for normal operations to resume.

Most business interruption insurance policies cover losses sustained due to a suspension of business where the suspension was caused by direct physical loss of or damage to property or the insured's premises, and where the loss or damage is caused by or results from a specified peril or covered cause of loss. For such policies, a government ordered shutdown may not trigger business interruption insurance coverage in the absence of physical damage to the insured property.

Perils Typically Covered

Property insurance coverage is evaluated, in part, based on what specifically caused the physical loss or damage. Some policies identify the specific perils (types of incidents that could cause damage) that are covered such as fire, wind, and vandalism. However, many policies are written on an "open peril" or "all risk" basis, meaning a covered cause of loss is anything that is not otherwise excluded from the insurance policy contract.

Your policy may not cover pandemics or viruses. Viruses and infectious diseases are generally excluded as covered causes of loss in business income coverage.

Common Exclusions

The most common types of perils (causes of loss) excluded from property insurance policies include flood, earthquake, war, wear and tear, pollution, and virus or bacteria.

Common Coverage Triggers

Commercial property insurance policies, including the business income coverage component, typically require direct physical loss or damage to tangible property in order to trigger coverage.

Other Common Coverages

Civil Authority Coverage provides coverage for business income losses when a civil authority prohibits access to the policyholder's premises. Civil Authority coverage requires that the restriction to the business be a result of a direct physical loss insured against in the policy. Civil Authority coverage is usually provided for a limited time, such as 30 days, and is typically subject to a waiting period.

Contingent Business Interruption Coverage provides coverage for a policyholder's business income losses resulting from loss or damage to property owned by others, such as suppliers of goods and services, as long as the cause of damage to the supplier or customer's premises is of the type covered by the insured's own property policy.



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Notice of Insurance Information Practices

Personal Information about you may be collected from persons other than you, such information as well as other personal and privileged information collected by our agents may in certain circumstances be disclosed to third parties without your authorization. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.

Fraud Statements

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 and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to 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). (Not applicable in AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PR, RI, TN, VA, VT, WA and WV)

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV: 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 or confinement in prison

Applicable in Florida and Oklahoma: 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 (In FL, a person is guilty of a felony of the third degree).

Applicable in 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 may include imprisonment, fines or a denial of insurance benefits

The undersigned is an authorized representative of the applicant and represents that a reasonable enquiry has been made to obtain the answer to the answers on this application. He/She represents that the answers are true, correct, and complete to the best of his/her knowledge.

Applicant's Signature

Producer's Signature

Date

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items.