



Insurance when you know BETTER®

PROGRAM APPLICATION - REQUIREMENTS FOR SUBMISSION

- Pages 1-4 MUST be completed
Current Loss Information - 4 Years
Excess - Brownyard Application & Auto Loss Runs
Note: All Questions Must Be Answered
Brownyard Application Must Be Submitted by Broker

Business Type: [] New Business [] Renewal GL Policy Number - Renewal Only: []
Line of Business: [] General Liability [] Excess GL Effective Date: []

Interested in: [] Property (Attach req. forms: ACORD 125 and 140)
[] Inland Marine (Attach req. forms: ACORD 125, 146, and 148)

- 1. Insured Company Name: (Legal name of the entity/primary applicant as it should appear on the policy, including INC., CORP., LTD., ETC.)
2. DBA(s): (List any and all names insured's company is Doing Business As [DBA] & please list additional named insureds on separate sheet for whom this proposed policy will provide coverage)
3. [] Individual [] Assoc [] Corp [] LLC [] LLP [] Partnership [] C-Corp [] S-Corp [] Sole Proprietor [] Joint Venture [] Trust [] Non-Profit [] Other:
4. Mailing Address: NO. STREET CITY STATE ZIP
5. Physical Address*: NO. STREET CITY STATE ZIP (*Attach a list if multiple locations)
6. County: NAICS/SIC Code:
7. Business Phone: Fax:
8. Company Email: Website:
9. Federal ID Number/FEIN: License Number:
10. Principal: Title: Direct Phone: Mobile: Email:
11. Audit Contact: Title: Direct Phone: Mobile: Email:
12. A. Has the principal(s) of this firm previously operated a similar firm under a different name? [] Yes [] No
B. If yes, please provide the former name:
13. Policy proposed effective date: Date established:
14. How did you hear about us? [] Internet Search [] Social Media [] Ad in which publication: [] Email [] Word of Mouth [] Other:
15. Check limit of General Liability desired: [] \$100,000 [] \$300,000 [] \$500,000 [] \$1,000,000

21 Maple Avenue • Bay Shore, NY 11706 • www.brownyard.com • info@brownyard.com
Call Toll Free (800) 645-5820 • Phone (631) 666-5050 • Fax: (631) 666-5723

BASIC EMPLOYMENT INFORMATION

16. Total number of employees: _____ Full Time: _____ Part Time: _____ Investigators: _____ Consultants: _____
17. Regarding your Employees' Pre-Employment Screening:
- | | | | |
|-----------------------|--|----------------------------|--|
| Drug Testing..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | Personal Interview | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Fingerprints..... | <input type="checkbox"/> Yes <input type="checkbox"/> No | Prior Employer..... | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Honesty Testing | <input type="checkbox"/> Yes <input type="checkbox"/> No | Psychological Testing..... | <input type="checkbox"/> Yes <input type="checkbox"/> No |
18. Regarding your Employees' Training: (*please provide the number of hours of training for each category*)
- Classroom training: _____ Total number of annual training hours: _____
- On-the-job training: _____ Other, describe: _____

OPERATIONS INFORMATION

19. Does your firm provide any type of security guard operations (*i.e.: executive protection, standing guards, security patrol, bodyguard work, etc.*)? Yes No ***If Yes, you must switch to the BrownGuard Liability Application for Private Security Agencies instead of this application.***
- Indicate percent of operations: _____ and provide details: _____
20. Any other operations (*i.e.: alarm, fugitive recovery, etc.*): _____
21. Do you collect, transmit, provide, acquire or scan any biometric data from others? (Biometric data can be defined as retina/iris scans, fingerprint, voiceprint or scan of hand or face geometry) Yes No
- a. If yes, please advise if you collect, transmit, provide, acquire or scan it and identify the type of biometric exposure (facial recognition, fingerprints, iris scanning, etc.): _____
22. Do you have a written biometric policy in place that complies with the regulations of the states you operate in? Yes No If yes, please provide copy.
23. List your (5) largest clients: 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
24. What background do the principals of this organization have in the Investigative/Security Consultation Industry?
- _____
- _____
25. Annual gross receipts: _____ Payroll: _____ Sub-contractor expense: _____
26. Are sub-contractors' Certificates of Insurance on File? Yes No

27. Indicate % of operations (A+B+C CATEGORIES MUST TOTAL 100%):

A.) PRIVATE INVESTIGATION

- _____ % Airport/Port/Utilities
- _____ % Accident Investigations/Reconstruction
- _____ % Asset Searchers
- _____ % Background Investigations
- _____ % Bank & Accounting Fraud
- _____ % Biometrics
- _____ % Child Recovery/Custody
- _____ % Civil Investigations
- _____ % Computer Crime
- _____ % Credit/Pre-employment
- _____ % Criminal Investigations
- _____ % Domestic (Matrimonial/Divorce)
- _____ % Drug/Explosive K-9 Ops
- _____ % Environmental
- _____ % Expert Witness
- _____ % Fire/Arson
- _____ % Forensic Services
- _____ % Insurance/Legal
- _____ % Intellectual Property
- _____ % Malpractice
- _____ % Missing Persons/Heirs
- _____ % Process Serving
- _____ % Record Retrieval Services
- _____ % Repossessions
- _____ % Shopping Services
- _____ % Skip Tracing/Collections
- _____ % Special Events
- _____ % Surveillance/TSCM
- _____ % Trial Preparation
- _____ % WC/Fraud Investigations
- _____ % White Collar Crimes
- _____ % Other (*explain*):

B.) SECURITY CONSULTATION

- _____ % Construction Design
- _____ % Criminal
- _____ % Data/Computer Security
- _____ % Kidnap/Terrorist
- _____ % Physical Security Audits
- _____ % Seminars/Lectures
- _____ % Terrorism
- _____ % Threat/Vulnerability Assessments
- _____ % Training
- _____ % Firearms Training (*this is if you provide these operations – not regarding your own certification*):
- _____ % Firing Range
- _____ % Classroom
- _____ % Other (*explain*):

C.) LIE DETECTION

- _____ % Paper/Pen & Pencil
- _____ % Polygraph
- _____ % Psychological Stress Evaluator
- _____ % Other (*explain*):

PRIOR GENERAL LIABILITY INFORMATION

28. a. General Liability insurer and claims history for past five years *(Even if there are no losses, please provide insurer history.)*

Policy #					
Policy Term					
Insurer					
Premium					
Limits of Liability					
Revenue					
Deductible					
Losses					

b. Has any insurer cancelled or non-renewed your General Liability insurance over the past 5 years? Yes No

If yes, please explain:

COMMERCIAL EXCESS APPLICATION (only if applicable)

1. Expiring Excess policy number (renewal only): _____ Effective Date: _____
2. Check limit of liability desired: \$1,000,000 \$2,000,000 \$3,000,000 \$4,000,000 \$5,000,000 Other: _____
3. Underlying Insurance *(Please provide us with copies of the underlying declarations pages and 4 years of currently valued loss runs for policies not written through our office)*

Type	Carrier / Policy Number	Effective Date	Expiration Date	Limits		Premium
General Liability				Per Occurrence		
				Aggregate		
Automobile Liability				Combined Single Limit		Total \$
				Bodily Injury		Liability Only: \$
				Physical Damage		Required if scheduling auto
Employers Liability (Workers' Comp)				Each Accident		
				Disease Policy Limit		
				Disease Each Employee		

Underlying Auto Information (Required if scheduling auto within excess):

1. **Vehicles:**

TYPE		Number Owned	Number Non-Owned	Number Leased
Private Passenger				
Trucks	Light			
	Medium			
	Heavy			
	Ex. Heavy			
Buses				

Total Insurance Value for Auto Fleet

2. **Use:**
 - a. How are vehicles used? _____
 - b. Do autos go outside the US?..... Yes No
 - c. Are any explosives, flammables or other dangerous cargo hauled? Yes No
 - d. Are passengers carried for a fee? Yes No
3. **Drivers:**
 - a. Are employees allowed to use their personal vehicles for business use?..... Yes No
 - b. If yes, does the insured confirm that minimum limits of personal auto insurance is carried? Yes No
 - c. Are employees allowed to use company vehicles for personal use? Yes No
 - d. Can family members drive company vehicles? Yes No
 - e. Does the underlying insurance include Hired/Non-Owned Auto? Yes No
 - f. Are MVRs checked for all drivers?..... Yes No
 - g. Are MVRs regularly checked during their employment? Yes No If so, how often? _____
 - h. If MVR is poor, what corrective action is taken: _____
 - i. Provide a brief explanation of the driver selection process (e.g. age, MVR review, proof of valid driver's license, drivers test, etc.)

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ARKANSAS, LOUISIANA AND NEW MEXICO APPLICANTS: 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.

NOTICE TO COLORADO APPLICANTS: 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.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: 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 the third degree.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with the 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.

NOTICE TO MAINE APPLICANTS: It is a crime to 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.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who 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.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW YORK APPLICANTS: 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 five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: 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.

NOTICE TO OREGON APPLICANTS: Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with the 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.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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

NOTE: THIS APPLICATION MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN OR CEO OF THE APPLICANT ACTING AS THE AUTHORIZED AGENT OF THE PERSON(S) AND ENTITY(IES) PROPOSED FOR THIS INSURANCE. This request is for a cost-free, premium quotation only. In signing, I understand I am not obligated to purchase this insurance. This application shall not be binding unless and until confirmation by the company or its duly appointed representatives has been given, and that a policy shall be made, and then only as of the commencement date of said policy and in accordance with all terms thereof. The said applicant hereby covenants and agrees that the foregoing statements and answers are a just, full and true exposition, statement and explanation of all the facts and circumstances with regard to the risk to be insured, insofar as same are known to the applicant, and the same are hereby made the basis and conditions of the insurance and a warranty on the part of the insured.

APPLICANT'S SIGNATURE

TITLE

DATE

APPLICATION MUST BE SUBMITTED BY BROKER

BROKER'S COMPANY

BROKER NAME

WEBSITE

ADDRESS

CITY

STATE

ZIP

TELEPHONE

FAX

EMAIL

- **BROKERS:** To submit complete application, please email PDF to info@brownyard.com
- **INSUREDS:** Please save & share with your insurance agent/broker