

*Title Agency Supplemental Application*

*Underwritten by The Hanover Insurance Company*

**I. APPLICATION INSTRUCTIONS**

Whenever used in this Application, the term “you”, “your(s)”, “firm” or “Applicant” shall mean the **Named Insured** and all subsidiaries or other organizations applying for coverage, unless otherwise stated.

**II. GENERAL INFORMATION**

1. Name of Applicant: \_\_\_\_\_
2. Legal Name of Title Agency: \_\_\_\_\_
3. Trade Name or “DBA” Name of Title Agency: \_\_\_\_\_
4. Date Title Agency was formed: \_\_\_\_\_
5. Are the abstractor or title agent services rendered through an agency that is a separate title agency? Yes No
6. Does the law firm, or one or more of its member attorneys, own 100% of the title agency? Yes No  
***If “No”, the title agency is not eligible for coverage under the Hanover Lawyers Professional Liability policy.***
7. List all states where the Applicant operates:  
 \_\_\_\_\_
8. List all members/employees of the title agency and indicate all services performed by each member/employee:

Name	Status Owner, Employee or Independent Contractor	Attorney	Title Agent	Escrow Agent	Abstractor	Title Opinions

9. Does the firm process and issue title insurance policies? Yes No  
***If “Yes” list the title underwriter(s) or companies with whom the firm has agency contracts:***  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

10. Do any of the above contracts establish a dollar limit on the responsibility of the Applicant to the title underwriter? Yes No  
***If “Yes”, please include complete copies of all contracts with such dollar limits.***

11. Are independent contractors hired to develop abstracts? Yes No  
***If “Yes”, does the firm require independent contractors to carry errors & omissions coverage?*** Yes No  
***If “Yes”, does the firm require proof of such coverage?*** Yes No

12. Have any claims been made during the past five (5) years against the applicant or any officers or employees of the Title Agency?  Yes  No

***If "Yes", a completed Claim Supplemental Application must be provided for each claim or suit.***

13. Is the applicant aware of any wrongful act, error, omission or any other circumstances which might reasonably be expected to be the basis of a claim or suit against the applicant or any person associated with the title agency?  Yes  No

14. Has anyone in the agency ever had their title agent's license suspended or revoked?  Yes  No

15. Does the agency currently have Errors & Omissions insurance currently in-force?  Yes  No

16. Does the agency desire to purchase prior acts coverage?  Yes  No  
*If "Yes", what is the agency's current retroactive date? \_\_\_\_\_*

17. Gross Revenue:

	Past Fiscal Year Ending: _____	Next 12 Months (Estimated)
a. Title Agency Commission Income	\$	\$
b. Abstracting	\$	\$
c. Escrow/Closing	\$	\$
d. Other (please describe)	\$	\$
<b>e. Total Gross Revenue from all sources</b>	<b>\$</b>	<b>\$</b>

**III. MATERIAL CHANGE**

If any of the Applicants discover or become aware of any significant change in the condition of the Applicant between the date of this Supplemental Application and the policy inception date, which would render the Supplemental Application inaccurate or incomplete, notice of such change will be reported in writing to us immediately and any outstanding quotation may be modified or withdrawn.

**IV. DECLARATIONS, NOTICE AND SIGNATURES**

The submission of this Supplemental Application does not obligate the **Insurer** to issue, or the Applicant to purchase, a policy. The Applicant will be advised if the Supplemental Application for coverage is accepted. The Applicant hereby authorizes the **Insurer** to make any inquiry in connection with this Supplemental Application.

The undersigned, declare that to the best of their knowledge and belief, after reasonable inquiry, the statements set forth in this Supplemental Application and in any attachments or other documents submitted with the Supplemental Application are true and complete and were made to obtain requested information from each and every Applicant proposed for this insurance to facilitate the proper and accurate completion of this Supplemental Application.

The undersigned agree that the information provided in this Supplemental Application and any material submitted herewith are the representations of all the Applicants and the basis for issuance of the insurance policy should a policy providing the requested coverage be issued, and that the **Insurer** will have relied on all such materials in issuing any such policy. The undersigned further agree that the Supplemental Application and any material submitted herewith shall be considered attached to and a part of the policy. Any material submitted with the Supplemental Application shall be maintained on file (either electronically or paper) with us.

The information requested in this Supplemental Application is for underwriting purposes only and does not constitute notice to the **Insurer** under any policy of a **Claim** or potential **Claim**.

**NOTICE TO ALABAMA APPLICANTS:** 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 is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**NOTICE TO ARIZONA AND MISSOURI APPLICANTS:** Claim Expenses are Inside the Policy Limits. All claim expenses shall first be subtracted from the limit of liability, with the remainder, if any, being the amount available to pay for damages.

**NOTICE TO ARKANSAS, LOUISIANA AND WEST VIRGINIA 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 of the third degree.

**NOTICE TO HAWAII APPLICANTS:** For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

**NOTICE TO IDAHO AND OKLAHOMA APPLICANTS:** 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 KANSAS APPLICANTS:** Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by 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 or insurance agent or broker, any written statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

**NOTICE TO KENTUCKY 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.

**NOTICE TO MAINE, 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.

**NOTICE TO MARYLAND APPLICANTS:** 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.

**NOTICE TO MICHIGAN APPLICANTS:** Any person who knowingly and with intent to defraud an insurance company or another 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 act, which is a crime and subjects the person to criminal and civil penalties.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who knowingly includes any false or misleading information on an application for an insurance policy or files a statement of claim containing any false or misleading information is

subject to criminal and civil penalties.

**NOTICE TO NEW HAMPSHIRE 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.

**NOTICE TO NEW MEXICO AND RHODE ISLAND 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 civil fines and criminal penalties.

**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 OREGON APPLICANTS:** Any person who knowingly and with intent to defraud or solicit another to defraud any insurance company: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

**NOTICE TO PENNSYLVANIA 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 subjects such person to criminal and civil penalties.

**NOTICE TO VERMONT APPLICANTS:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**Note:** This **Application** must be signed by a representative of the Applicant acting as the authorized representative of the person(s) and entity(ies) proposed for this insurance.

**Date**

**Signature**

**Title**

\_\_\_\_\_

Produced By: Agent: \_\_\_\_\_ Agency: \_\_\_\_\_

Agency Taxpayer ID or SS No.: \_\_\_\_\_

Agent License No.: \_\_\_\_\_ Agent Signature: \_\_\_\_\_

Address (Street, City, State, Zip): \_\_\_\_\_