



XPRESS APPLICATION

**Accountants Professional Liability Insurance
"Claims Made" Policy Form**



1200 E. Glen Ave., Peoria Heights, IL 61616-5348

SECTION 1. APPLICANT INFORMATION		Policy Number
Legal Name of Firm: _____		Tel# _____
Contact Person: _____		Fax# _____
Email: _____	Website: _____	
Firm's Street Address: _____		
City: _____	County: _____	State: _____ Zip: _____
Represented by a Broker? Yes: <input type="checkbox"/> No: <input type="checkbox"/> Date Established: ____/____/____		
New Business: Effective Date: ____/____/____ Retroactive Date: ____/____/____ Renewal: Expiration Date ____/____/____		
Total # of Professionals (CPAs, Public Accountants, Tax Preparers, Consultants, Enrolled Agents and Bookkeepers): _____		
Provide gross annual revenue based on Applicant's fiscal year-end data. If <u>newly</u> established, please provide estimate: \$ _____		

SECTION 2. ELIGIBILITY: To be eligible for the Xpress Application, all answers, except Question 2, must be "TRUE".

	TRUE	FALSE
1. The Applicant's combined total gross revenues did not exceed \$1,000,000 over the last three (3) year period.	<input type="checkbox"/>	<input type="checkbox"/>
2. The Applicant's gross revenues did not exceed \$300,000 in any single year for the last 3-year period.	<input type="checkbox"/>	<input type="checkbox"/>
3. Within the past three (3) years the applicant firm has not sued any clients to collect unpaid client fees.	<input type="checkbox"/>	<input type="checkbox"/>
4. No member or employee of the applicant firm has discretionary authority to invest or control client funds. (Bill-pay and/or payroll are acceptable).	<input type="checkbox"/>	<input type="checkbox"/>
5. Audit engagements generate 50% or less of the firm's gross billings and the firm has not performed and public audit/attest work in the last 5 years.	<input type="checkbox"/>	<input type="checkbox"/>
6. The applicant has not provided any tax advice, counsel or opinion; nor organized, sold or prepared any sales material with respect to tax shelters or other tax advantaged investments or any "reportable transaction" as defined in Treasury Reg. Sec 1.60011-4(b).	<input type="checkbox"/>	<input type="checkbox"/>
7. For services provided on engagements or non-attest services for audit clients, the applicant firm has a procedure requiring that engagement letters are used on new engagements and updated as required if the engagement changes. (If these services are not provided, respond "True").	<input type="checkbox"/>	<input type="checkbox"/>
8. In the past 5 years, the applicant firm or any member of the firm has not performed services or consented to the use of its work product in connection with any public or private offerings of securities, real estate or other investments.	<input type="checkbox"/>	<input type="checkbox"/>
9. No member of the applicant firm has had their license revoked or been subject to any disciplinary action, investigation, inquiry or fine by any licensing board, regulatory agency or professional association within the past 5 years.	<input type="checkbox"/>	<input type="checkbox"/>
10. The applicant firm or anyone to whom this insurance will apply is not aware of any professional liability claim, or any act, omission or personal injury which might reasonably be expected to be the basis of a claim made against them within the past 5 years.	<input type="checkbox"/>	<input type="checkbox"/>

Note: With the exception of Question 2 above, if you have answered FALSE to any other question, you are not eligible for the Xpress Program. Please contact us for eligibility in our standard Accountants Professional Liability Program.

Section 3. COVERAGE SELECTION–CIRCLE/CHECK THE DESIRED COVERAGE/PREMIUM OPTION

(i) Firm's total gross revenues have not exceeded \$300,000 in any year for the last 3 year period.

Per Claim/Aggregate Limit of Liability

Deductible	\$100,000/ \$200,000	\$100,000/ \$250,000	\$250,000/ \$250,000	\$250,000/ \$500,000	\$500,000/ \$500,000	\$500,000/ \$1,000,000	\$1,000,000/ \$1,000,000
\$0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(ii) Firm's total combined gross revenues did not exceed \$1,000,000 over the last 3 year period.

Per Claim/Aggregate Limit of Liability

Deductible	\$100,000/ \$200,000	\$100,000/ \$250,000	\$250,000/ \$250,000	\$250,000/ \$500,000	\$500,000/ \$500,000	\$500,000/ \$1,000,000	\$1,000,000/ \$1,000,000
\$0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTICE

Greenwich Insurance Company, a wholly-owned subsidiary of AXA XL, a division of AXA Group, is an “admitted” or “licensed” insurer in all states, subject to the financial solvency regulation and enforcement, which applies to licensed companies. This insurance company participates in state insurance guarantee funds.

The following fraud notices supersede any others that may appear in any Application or Application Supplement:

FRAUD WARNINGS

FRAUD WARNING: 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.

ALABAMA, ARKANSAS, LOUISIANA, RHODE ISLAND AND WEST VIRGINIA FRAUD WARNING: 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.

COLORADO FRAUD WARNING: 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. In Colorado, 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.

D.C. FRAUD 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.

FLORIDA FRAUD WARNING: 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.

KANSAS FRAUD WARNING: 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, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; 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.

KENTUCKY FRAUD WARNING: 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.

MAINE FRAUD WARNING: 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 denial of insurance benefits.

MARYLAND FRAUD WARNING: 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.

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

NEW MEXICO FRAUD WARNING: 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.

NEW YORK FRAUD WARNING: 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.

OHIO FRAUD WARNING: Any person who, with the 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.

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.

OREGON FRAUD WARNING: 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 may be guilty of a fraudulent insurance act, which may subject such person to prosecution for insurance fraud.

PENNSYLVANIA FRAUD WARNING: 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.

TENNESSEE FRAUD WARNING: 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.

VERMONT FRAUD WARNING: 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.

VIRGINIA AND WASHINGTON FRAUD WARNING: 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.

IT IS AGREED THAT THIS FORM SHALL BE THE BASIS OF THE CONTRACT. SHOULD A POLICY BE ISSUED IT WILL ATTACH TO THE POLICY.

I declare that the information submitted herein is true to the best of my knowledge and becomes a part of the Application. Completion of the application or tendering of premium does not bind coverage.

Signature _____ Title _____ Date ____/____/____

Must be signed by a principal of the firm

For Insurance Agent use only: Agent Code _____

Name of Agent _____ Tel # () _____

E-Mail address _____ Fax #() _____

Business Address _____

City _____ St. _____ Zip Code _____

Licensed Broker Yes ___ No ___ License # _____

Licensed Agent Yes ___ No ___ License Exp. Date _____

Licensed surplus lines Broker Yes ___ No ___ License # _____