

PUBLIC OFFICIALS AND EMPLOYMENT LIABILITY APPLICATION

This application may attach to and become a part of the policy.

I. GENERAL INFORMATION

1. Name of entity to be insured: _____
2. Physical address: _____
3. Mailing address (if different): _____
4. City: _____ County: _____ State: _____ Zip: _____
5. Contact Person: _____ Title: _____ Phone: () --
6. Do you have a risk manager? Full time Part time No; If part time, how many hours per week? _____
7. If so, please provide name: _____ Phone: () --
8. You operate as a: Municipality Town/Township County District Authority Commission Other
9. If "other", please explain: _____
10. When was your entity organized or incorporated? _____
11. Population (If district or authority, show service population): Current? _____ Last Census? _____
12. Do you have a seasonal change in population of more than 25% during the year? Yes No
13. What is the largest city within 25 miles? _____
14. Total number of employees: Full-time? _____ Part-time? _____ Seasonal? _____ Volunteers? _____
15. Total number of board members: Elected? _____ Appointed? _____ If appointed, by whom? _____
16. How many employees hold professional designations? Attorney(s), Accountant(s), Engineer(s), Architect(s)
17. Who acts as general counsel? Name: _____ Employer: _____
18. Do you have your own Law Enforcement department? Yes No
19. If not, do you have a contract for these services? Yes No
20. Total number of Law Enforcement employees: Full-time? _____ Part-time? _____ Volunteers? _____

II. INSURANCE INFORMATION

1. Please complete the following chart based on coverage currently in force. Please indicate where coverage is not in force.

	Policy Type	Policy Number	Company Name	Expiration	Limits	Deductible	Premium
a.	Public Officials						
b.	Employment Practices						
c.	Police Liability						
d.	General Liability						
e.	Pkg. incl. GL/LE/PO						
2. Does your current Public Officials Liability coverage have a Retroactive Date? If so, what is it? Yes No
3. Does your current policy provide coverage for employment related practices? Yes No
4. Has your Public Officials Liability coverage ever been denied, canceled or non-renewed? Yes No
If so, please explain: _____
5. Please tell us what terms you are interested in this year.

	Limits of Liability	Deductible	Effective Date	Bid Date
Option 1				
Option 2				

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III. UTILITIES / AUTHORITIES

Which of the following operations do you own, operate, or administer?

	Operation	Yes	No	Annual Budget	No. of employees		Number of Users			
					Full-time	Part-time	Residential	Commercial	Industrial	
1.	Water Utility									
2.	Sewer Utility									
3.	Gas Utility									
	Do you produce Gas?			Do you own or operate any gas wellheads or pipelines?			<input type="checkbox"/> Yes <input type="checkbox"/> No			
4.	Electric Utility									
	Do you generate power?			If yes, what is your source?						
5.	Airport Authority									
	Do you operate the airport?			Average number of commercial flights per week?						
				Average number of private flights per week?						
	Do you lease to a third party?			If leased, to whom?						
	Aviation Liability Coverage: Carrier:				Limits:					
	Are expansions or changes of operations or runways expected? <input type="checkbox"/> Yes <input type="checkbox"/> No				If Yes, please explain:					
6.	Housing Authority									
	Number of conventional units?			How many Section 8 and 23 units?						
7.	Transit Authority									
	Type of vehicles? <input type="checkbox"/> Trains <input type="checkbox"/> Buses <input type="checkbox"/> Other, describe:									
8.	Port Authority									
	Please check: <input type="checkbox"/> River <input type="checkbox"/> Ocean <input type="checkbox"/> Lake <input type="checkbox"/> Railroad <input type="checkbox"/> Other:									
9.	Schools									
10.	Medical/Health Care Facility			Please describe:						
11..	Nuclear Facility									
12.	*Other									
	*List any other subsidiary boards, commissions, or authorities.									

LAND USE AND PLANNING

1.	Do you have a zoning commission?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Does your legal counsel attend all meetings of the planning and zoning board?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Do officials receive training with respect to "open meetings" and hearing regulations?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Do you have a written master plan for economic development? If so, since when?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Do you have formally approved land use ordinances that have been reviewed by legal counsel?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Do you have a formal procedure to file for a variance to land use statutes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	How many variances have been requested in the last 12 months? How many have been granted?	
8.	Do you have a formal process for application and approval of permits and licenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	Do you have a formal written policy prohibiting officers and/or board members from sitting on decisions in which they may have a conflict of interest?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10.	Have you had any disputes or claims involving a wrongful "taking", zoning variance or land use right?	<input type="checkbox"/> Yes <input type="checkbox"/> No
11.	Have you had any disputes or claims involving the approval of building permits, design, or code enforcement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
12.	Have you had any disputes, claims or complaints involving open or closed landfills in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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V. EMPLOYMENT PRACTICES AND PROCEDURES

- | | |
|---|---|
| 1. Do you have a human resources coordinator? | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> No |
| 2. If not, who is ultimately responsible for employment matters? | |
| 3. Do you have a written employment manual including all personnel policies and procedures? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Do these supervisors receive training in the proper implementation of your policies and procedures? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. When was this manual last updated? | Date? / / |
| 6. Is this manual reviewed by counsel experienced and qualified in employment law? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Is this manual distributed to all employees upon hiring? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. If not, please explain why. | |
| 9. Do you have a written policy with respect to both sexual and non-sexual harassment? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Do you follow a formal written procedure for employee disputes/complaints? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Are all actions to dismiss or demote employees reviewed in advance by legal counsel? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Do you require that due process be served and documented for all proceedings involving dismissal demotion or suspension? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. Are all probationary or disciplinary actions recorded in writing and signed by the employee? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. Are you an Equal Opportunity Employer? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 15. Has there been a layoff of employees or reductions in service in the last three years? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 16. Have you had a strike, slowdown, or other employee disruption in the last three years? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 17. Has any person, former employee or job applicant filed a complaint or claim alleging unfair or improper treatment regarding employee hiring, remuneration, advancement, or termination of employment? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. Have you had any disputes involving integration, segregation, discrimination or violation of civil rights? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 19. Have any complaints been filed with the EEOC within the last three years? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 20. Have all disputes, complaints, and claims been reported to your current or prior Public Officials carriers? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Attachment: Please provide a copy of your current employment manual including policies and procedures pertaining to sexual harassment, discrimination, and employee grievances.

VI. FINANCIAL / BOND INFORMATION

1. Please complete the following chart using budget figures for the past three years

Year	Revenues	Expenditures	Surplus(+)/Deficit(-)	Accumulated (+)/(-)

- | | |
|---|--|
| 2. What is the amount of your outstanding bonds? | |
| 3. What is your latest bond rating? (Moody's or Standard Poor's) | <input type="checkbox"/> No current Rating |
| 4. What was your previous bond rating? | |
| 5. Has any bond issue been defeated within the past three years? | |
| If yes, has the proposal been resubmitted, or is it expected to be resubmitted? | |
| 6. Has your public entity been in default on the principal or interest on any bond? | |
| 7. If yes to any of these questions, please give details: | |

Attachment: Please attach your most recent audited financial statement. If your entity does not have a formal audit on a regular basis, please provide your most current annual budget.

VII. LOSS HISTORY

1. Has any claim been made against the entity, or any person in their capacity as an official or employee of the entity, in the last five years? If yes, please attach a narrative summary with details and status. Yes No

2. Does any official or employee have any knowledge of any fact, circumstance or situation which might reasonably be expected to give rise to a claim? If yes, please attach a narrative summary with details. Yes No

3. With respect to your Public Officials and Employment Practices Liability coverage, please complete the following table using the total dollars expended for both the settlements of claims and the expenses associated with defending those claims. "Reserves" refers to the estimated future expenses to resolve or dispose of the claims and includes both settlement and defense expenses.

Year	Carrier	Premium	Number of Claims	Total Loss Paid and Reserved	Total Expenses Paid and Reserved	Total Incurred Losses + Expenses Incl Deductible

Attachment: Please provide a currently valued copy of your Public Officials and Employment Practices Loss Runs for the past five years. **NOTE:** Your current and previous carriers are obligated and required to forward currently valued runs at your request. Please consult with your agent.

VIII. WARRANTY AND ATTESTATION

Arkansas: Any person who knowingly presents a false or fraudulent claim for payment or 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: 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 claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia: **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: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii: 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.

Kentucky: 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.

Louisiana: 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.

Maine: 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.

New Jersey: 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: 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: All commercial insurance forms, except as provided for automobile insurance: Any person who knowingly and with intent to defraud a ny i nsurance company or ot her 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: 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.

