LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Claim Filing Instructions

This Statement of Accidental Dismemberment includes the forms required to apply for benefits. Please read the instructions carefully before submitting to LifeMap.

Have you...

- 1) Completed the **Employee's Statement**?
 - a) Incomplete, unsigned, or undated statements will delay your claim
- 2) Signed and dated the **Authorization for Release of Information**?
- 3) Had the physician treating you sign and date the **Attending Physician's Statement**?
 - a) The Attending Physician's Statement must be returned to you upon completion
- 4) Had your Employer sign and date the **Employer's Statement**?
 - a) The Employer's Statement must be returned to you upon completion
- 5) If Policyholder is different than Employer, have you had the **Policyholder Statement** completed by the Policyholder Representative?
- 6) Enclosed the Accident Report, if available, and photocopies of medical records pertaining to the loss?

You are responsible for ensuring all forms are completed and returned to our office. Our review of your claim will not begin until we receive all sections completed.

Forms can be sent to LifeMap via:

Email: claims@lifemapco.com

Fax: **(855) 733-4615**

Regular Mail: LifeMap Assurance Company

Attn: Life and Disability Claims Department

200 SW Market Street, Suite 800

Portland, OR 97201

You are responsible for ensuring all forms are completed and returned to our office along with the required documentation. If a form is received incomplete, unsigned or undated, it will be returned to you for completion, delaying the claim.

If you have any questions, please call the LifeMap Life and Disability Claims Department at 1 (800) 286-1129.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Employee's Statement

Employee Name			Soc	cial Security Number		
Francisco Mailing Address (Chast City)	He					
Employee Mailing Address (Street, City, State Zip)			Hol	me Phone Number		
Date of Birth			() Il Phone Number		
Date of Birth	Right Handed	☐ Male	, Cei	ii Priorie Number		
Employer Name	Left Handed	☐ Female	(Em	ployer Phone Number		
Employer Name		Policy Number		, v		
			()		
Dependent (Complete this section if de		nefits) Social Security Number		and all Dhana Nigaban		
Dependent's Name	Date of Birth	Social Security Nun	nber De	pendent's Phone Number		
Dependent's Mailing Address (Street, Cit	y, State Zip)		(1		
	,,					
Information about Accident and Mo	edical Condition					
Date of Accident		nt (Place, City, State)	Date of Dism	of Dismemberment or Vision Loss		
Did the dismemberment or vision loss ari	se out of, or in the course of	of, any employment for wa	ge or profit? [☐ Yes ☐ No		
Describe how accident occurred. (If more	space is needed, please a	ttach sheet of paper.)				
Describe injuries and losses sustained in	the accident? (If more spa	ce is needed, please attac	h sheet of par	per.)		
Describe your current medical condition.	(If more space is needed, r	please attach sheet of pap	er.)			
	(- ,			
Attending Physician(s) (Attach a sep	parate piece of paper if addi	itional space is needed.)				
Physician's Name		Condition(s)	Phy	ysician's Phone Number		
			()		
Physician's Address (Street, City, State 2	ess (Street, City, State Zip) Period of Treatment		Phy	ysician's Fax Number		
			()		
Physician's Name	Physician's Name Condition(s)		Physician's Phone Number			
			()		
Physician's Address (Street, City, State 2	Zip)	Period of Treatment	Phy	ysician's Fax Number		
			()		
Acknowledgement						
I certify that the answers I have made to the above questions are complete and true to the best of my knowledge and belief. I						
acknowledge that I have read the fraud notice on page 3 of this form.						
>						
Employee's Signature Date						

Complete Authorization to Obtain and Release of Information form on page 4.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Insurance Fraud Warning

Unless specific state language is provided below, the following general fraud notice applies: 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.

California Residents: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: 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.

District of Columbia Residents: 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 Residents: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is guilty of a felony of the third degree.

Hawaii Residents: 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.

New Jersey Residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Residents: 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 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.

Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist, or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files, more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Arkansas, Louisiana, Maryland, New Mexico, Rhode Island and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment for 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, Tennessee, Virginia and Washington Residents: 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.

Alaska, Kansas and Oregon Residents: Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company may be guilty of a crime. Penalties may include imprisonment, fines, and denial of insurance benefits.

Delaware, Idaho, Indiana and Oklahoma Residents: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Authorization to Obtain and Release Information

I authorize persons or entities having any records or knowledge of me or my health, including any licensed physician, any other medical practitioner or provider, pharmacist, hospital, clinic, other medical or medically related facility, federal, state or local government agency, insurance or reinsuring company, consumer reporting agency or employer:

To give Medical information including chart notes, x-rays, operative reports, lab and medication records and all other medical information about me, including medical history, diagnosis, testing, test results and prognosis with respect to any physical or mental condition and/or treatment of me, excluding psychotherapy notes, and including, but not limited to, any other mental or psychiatric records, medical, dental and hospital records which may have been acquired in the course of examination or treatment.

If the information to be disclosed contains any of the types or information listed below, additional laws relating to the use and disclosure may apply. I understand and agree that this information will be used or disclosed <u>only</u> if I place my initials in the applicable space next to the type of information:

 Drugs/Alcohol diagnosis, treatment or referral information
 Mental Health information – including provider notes
_HIV/AIDS information
Genetic Testing Information

And Non-medical information including education, employment history, earnings or finances, vocational evaluation reports, vocational testing and rehabilitation plans, or eligibility for other benefits including retirement benefits and retirement plan contributions (for example, Social Security Administration, Public Retirement Systems, Railroad Retirement Board, claim status, benefit amounts, effective dates, etc.).

To LifeMap Assurance Company (LifeMap) and to its authorized representatives.

- I understand that the information obtained by use of this authorization will be used by LifeMap and authorized
 representatives to evaluate and adjudicate my current disability claim, and may be re-disclosed to (a) any medical,
 investigative, financial or vocational specialist or entity, or (b) any other organization or person, employed by or
 representing LifeMap solely to assist with the evaluation and adjudication of my current disability claim.
- I understand that LifeMap will release information to my employer necessary for return to work and accommodation discussions, and when performing administration for my employer's self-funded (and not insured) disability plans.
- I understand that LifeMap complies with state and federal laws and regulations enacted to protect my privacy. I also understand that the information disclosed to LifeMap may be subject to redisclosure and may no longer be protected under the Health Information Portability and Accountability Act (HIPAA).
- I understand that I have the right to revoke this authorization by notifying LifeMap in writing, of my revocation. However, such revocation is not effective to the extent that LifeMap has relied previously upon this authorization for the use or disclosure of my protected health information. In addition, I understand that my revocation of, or my failure to sign this authorization may impair the ability of LifeMap to evaluate my current disability claim and as a result may be a basis for denying that current disability claim for benefits.
- I acknowledge that I have read this authorization. I understand and agree that this authorization shall remain in force for the duration of my claim(s) or 12 months, whichever occurs first. A photocopy or facsimile of this authorization is as valid as the original. I understand that I, or my authorized representative, have the right to request and receive a copy of this authorization and the information to which it pertains.

<u> </u>	>
Employee/Primary Insured's Full Name (please print clearly)	Social Security Number
>	>
Employee/ Primary Insured's Signature	Date Signed

If signature is provided by legal representative (e.g. Attorney in Fact, guardian or conservator), please attach documentation of legal status.



LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Employer or Administrator's Statement

Information about Employ	ee							
Employee Name		Job T	itle			Social Security Number		ber
Date Employed	Date Last Worked			Date of Ter	mination	n		Class
Reason for stopping work:	☐ Disability		Dismissed		Layof	f [Retir	ed
☐ Family Medical Leave Abse	ence	of Abse	ence		Other	(Specify)		
If coverage is under a union or	trustee plan:							
Date insured became a member: Date the insured terminated membership:								
Dependent								
Dependent's Name						Social Secur	ity Num	ber
Information about Employ	ee's Life Insurance Cover	age						
Effective Date	Termination Date	Last N	Last Month Premium Paid Has E			mployee's Lif ed?		rance been No
Amount of Life Insurance								
Member's Basic Life: \$			Dependent Life: \$					
Member's Additional Life: \$			Dependent's Additional Life: \$					
Member's AD&D: \$		Dependent AD&D: \$						
Employee Earnings (Please complete this section if Life Insurance is based on earnings.)								
Employee's Earnings: \$			Regular scheduled hours per week:					
Earnings prior to increase: \$			Date of last	t increase:				
	Weekly Mor	nthly ier		Annually		☐ Comm	issions	
Information about Employ	er							
Employer Name	<u> </u>		Location Co	de (If Applica	able)	Policy Numb	er	
Employer Address (Street, City	, State, Zip)					Phone Numb	er	
	, , , ,					()		
Name and Title of Employer Representative Completing this Form						Email Addres	SS	
Acknowledgement								
I certify that the answers I have made to the above questions are complete and true to the best of my knowledge and belief. I acknowledge that I have read the fraud notice on page 6 of this form.								
 				>				
Employer Representative's S	Signature	· · · · · · · · · · · · · · · · · · ·		Date	·		· · · · · · · · · · · · · · · · · · ·	

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Insurance Fraud Warning

Unless specific state language is provided below, the following general fraud notice applies: 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.

California Residents: For your protection California law requires the following to appear on this form: Any person who

knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: 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.

District of Columbia Residents: 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 Residents: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is quilty of a felony of the third degree.

Hawaii Residents: 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.

New Jersey Residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Residents: 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 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.

Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist, or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files, more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Arkansas, Louisiana, Maryland, New Mexico, Rhode Island and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment for 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, Tennessee, Virginia and Washington Residents: 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.

Alaska, Kansas and Oregon Residents: Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company may be guilty of a crime. Penalties may include imprisonment, fines, and denial of insurance benefits.

Delaware, Idaho, Indiana and Oklahoma Residents: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Policyholder's Statement

(Complete if Policyholder is Different than Employer)

Information about Primary Insured Member						
Name of Primary Insured Member (Last, First, Middle Initial)				Social Security Number		
☐ Member ☐ Spouse ☐ Domestic Partner	nestic Partner Dependent Child Date of Bir			Birth	Class	
Name of Patient if not the Primary Insured (Last, First	Name of Patient if not the Primary Insured (Last, First, Middle Initial) Date			Birth	Social Security Number	
Employee's Effective Date of Coverage with LifeMap Employee's Premium Paid Through			h Date			
From: To:						
Amount of Insurance Elected By Member:						
Basic Life: \$ Accid	Accidental Death: \$ Dependent			t Life: \$		
Voluntary Life: \$ Depe	endent Voluntary	/ Life: \$		Other (Spe	ecify): \$	
Information about Participating Employer						
Participating Employer Name				Employer's	s Effective Dates with LifeMap	
				From	To:	
Employer Address (Street, City, State, Zip)					Phone Number	
					()	
Employer Representative Name					Email Address	
		T				
Employer's Eligibility Requirement (Hours Per Week) Eligibility Waiting Period						
Amount of Insurance Offered By Group						
Basic Life: \$ Accide	Accidental Death: \$ Depended			Dependent	t Life: \$	
Voluntary Life: \$ Deper	oluntary Life: \$ Dependent Voluntary Life: \$ Other (Spe			ecify): \$		
Information about Policyholder						
Policyholder Name Policyholder Effective Date				Policy Number		
Policyholder Address (Street, City, State, Zip)					Phone Number	
				()		
Name and title of Policyholder Representative completing this form			Email Address			
I certify that the answers I have made to the above questions are complete and true to the best of my knowledge and belief.						
acknowledge that I have read the fraud notice on page 6 of this form.						
Signature of Policyholder Representative			_	Date		
Oignature of Folloyholder Nepresentative				2010		

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615

Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Unless specific state language is provided below, the following general fraud notice applies: 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.

Insurance Fraud Warning

California Residents: For your protection California law requires the following to appear on this form: Any person who

knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: 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.

District of Columbia Residents: 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 Residents: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is guilty of a felony of the third degree.

Hawaii Residents: 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.

New Jersey Residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Residents: 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 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.

Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist, or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files, more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Arkansas, Louisiana, Maryland, New Mexico, Rhode Island and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment for 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, Tennessee, Virginia and Washington Residents: 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.

Alaska, Kansas and Oregon Residents: Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company may be guilty of a crime. Penalties may include imprisonment, fines, and denial of insurance benefits.

Delaware, Idaho, Indiana and Oklahoma Residents: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Attending Physician's Statement

This statement must be filled-in completely by a physician without expense to insurance company.

Patient Information						
Full name of Patient			Social Security Number			
Employer Name			Group Policy Number			
Information about Diagnosis	.					
Diagnosis			ICD Code(s)			
In your opinion was the loss due t						
Please describe how the accident occurred including the nature of the loss. Please attach all chart notes and operative reports related to this accident.						
Date of first visit for this condition		Has the patient had the same or a similar condition?				
		☐ Yes, if so when?	☐ No			
Is condition due to the patient's er	mployment?	Was Surgery Performed?	_			
☐ Yes ☐ No		Yes, if so when?	□ No			
Hospital Admission Date	Hospital Discharge Date	Name of Procedure(s):				
Was patient treated by another provider(s) for this disability? ☐ Yes ☐ No If Yes, please provide dates, name and address of provider(s):						
Loss of Sight						
Is loss of sight complete and irrect						
If so, the Date loss of sight becam			Diale. D.			
Vision at Last Observation: Corre		e: Uncorrected: Left:	Right: Date:			
Describe the extent of the visual field loss:						
Can vision be improved by treatment, operation or lenses? ☐ Yes ☐ No If so, please explain:						
Information about the Physician						
Physician's Name (Please Print) Degree/Specialty			Phone Number			
Office Address (Street, City, State, Zip)			Fax Number			
			()			
Acknowledgement						
I certify that the answers I have made to the above questions are complete and true to the best of my knowledge and belief. I acknowledge that I have read the fraud notice on page 8 of this form.						
<u> </u>						
Attending Physician's Signature Date						

Please return completed form to your patient.

LifeMap Assurance Company®

Life and Disability Claims Department Toll-free: 1 (800) 286-1129 Fax: (855) 733-4615 claims@lifemapco.com

LifeMapCo.com

Insurance Fraud Warning

Unless specific state language is provided below, the following general fraud notice applies: 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.

California Residents: For your protection California law requires the following to appear on this form: Any person who

knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado Residents: 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.

District of Columbia Residents: 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 Residents: Any person who, knowingly and with intent to injure, defraud, or deceive any employer or employee, insurance company, or self-insured program, files a statement of claim containing any false or misleading information is quilty of a felony of the third degree.

Hawaii Residents: 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.

New Jersey Residents: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New York Residents: 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 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.

Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist, or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files, more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Arkansas, Louisiana, Maryland, New Mexico, Rhode Island and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment for 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, Tennessee, Virginia and Washington Residents: 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.

Alaska, Kansas and Oregon Residents: Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company may be guilty of a crime. Penalties may include imprisonment, fines, and denial of insurance benefits.

Delaware, Idaho, Indiana and Oklahoma Residents: Any person who knowingly, and with intent to injure, defraud or deceive any isurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.