AGENCY CUSTOMER ID: AH-1122

R
ACORD

BUSINESS AUTO SECTION

DATE (MM/DD/YYYY)

Door	01/12/2018			
AGENCY		CARRIER		NAIC CODE
Oriental Insurance		Master Carrier		485310
POLICY NUMBER	EFFECTIVE DATE	NAMED INSURED(S)		
333456789	01/31/2018	P Banerjee		

COVERAGES / LIMITS

USE ACORD 137 FOR YOUR STATE TO PROVIDE COVERAGES / LIMITS INFORMATION

DRIV	ER INFORMATION ACORD	163 att	ache	ed for additiona	l drive	ers							
LIST ALL DRIVERS, INCLUDING FAMILY MEMBERS THAT DRIVE COMPANY VEHICLES, AND EMPLOYEES WHO DRIVE OWN VEHICLES ON COMPANY BUSINESS.													
DRIVER #	NAME CITY, STATE AND ZIP CODE	SEX	* MAR STAT	DATE OF BIRTH	YRS EXP	YEAR LIC	DRIVERS LICENSE NUMBER/ SOCIAL SECURITY NUMBER	STATE LIC	DATE HIRE	BROADEN NO-FAULT	DOC	USE VEH#	% USE
1	USA 1	М	М	02/05/1970	20	15	ABC123456X	CA	01/03/2018		N	Υ	100
-	* MADITAL STATUS (CIVIL HINION 65 applicable)												

* MARITAL STATUS / CIVIL UNION (if applicable)

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES							
1.	WITH THE EXCEPTION OF ANY ENCUMBRANCES, ARE ANY VEHICLES FOR WHICH INSURANCE IS REQUESTED NOT SOLELY OWNED BY AND REGISTERED TO THE APPLICANT?						
	VEH # NAME OF OTHER OWNER VEH # NAME OF OTHER OWNER						
2. DO OVER 50% OF THE EMPLOYEES USE THEIR AUTOS IN THE BUSINESS? (no explanation needed)							
3. IS THERE A VEHICLE MAINTENANCE PROGRAM IN OPERATION?							
4. ARE ANY VEHICLES LEASED TO OTHERS?							
5. ANY CAR MODIFIED / SPECIAL EQUIPMENT? (Include customized vans / pickups)							
	VEH # DESCRIPTION COST \$ VEH # DESCRIPTION COST \$ \$						
6. ARE ICC (Interstate Commerce Commission), PUC (Public Utility Commission) OR OTHER FILINGS REQUIRED? (If "YES", attach ACORD 194) (no explanation needed)							
7. DO OPERATIONS INVOLVE TRANSPORTING HAZARDOUS MATERIAL?							

GENERAL INFORMATION (continued) Y/N **EXPLAIN ALL "YES" RESPONSES** 8. ANY HOLD HARMLESS AGREEMENTS? ANY VEHICLES USED BY FAMILY MEMBERS? IF SO, IDENTIFY. 10. DOES THE APPLICANT OBTAIN MVR (Motor Vehicle Record) VERIFICATIONS? 11. DOES THE APPLICANT HAVE A SPECIFIC DRIVER RECRUITING METHOD? 12. ARE ANY DRIVERS NOT COVERED BY WORKERS COMPENSATION? 13. ANY VEHICLES OWNED BUT NOT SCHEDULED ON THIS APPLICATION? 14. ANY DRIVERS WITH CONVICTIONS FOR MOVING TRAFFIC VIOLATIONS? APPLICABLE ONLY IN KANSAS: UNDER KANSAS LAW, THE FOLLOWING TRAFFIC VIOLATIONS ARE NOT REQUIRED TO BE REPORTED TO INSURERS: 1. A speeding violation of up to six (6) miles per hour (mph) that occurs in an area with a maximum posted speed limit from 30 mph through 54 mph, or 2. A speeding violation of up to ten (10) miles per hour (mph) that occurs in an area with a maximum posted speed limit from 55 mph through 75 mph. DRV # DATE (MM/DD/YYYY) TYPE PLACE (CITY, STATE) # YRS REV 15. HAS AGENT INSPECTED VEHICLES? 16. ARE ALL VEHICLES TO BE INCLUDED IN THIS POLICY PART OF A FLEET? 17. DO YOU HAVE ELECTRONIC MONITORING DEVICES THAT RECORD AND TRANSMIT DATA IN ANY OF YOUR VEHICLES? If "YES", what percentage of vehicles in your overall fleet are monitored (1 - 100%) % Please indicate how you utilize the devices (check all that apply): MONITOR DRIVER SAFETY TRACK FUEL CONSUMPTION MONITOR VEHICLE MAINTENANCE MILEAGE TRACKING LOCATION TRACKING NAVIGATION Describe: DESCRIPTION OF GARAGE / STORAGE LOCATIONS MAXIMUM DOLLAR VALUE SUBJECT TO LOSS \$ ADDITIONAL INTEREST / CERTIFICATE RECIPIENT ACORD 45 attached for additional names INTEREST CERTIFICATE NAME AND ADDRESS RANK: EVIDENCE: INTEREST IN ITEM NUMBER ADDITIONAL LOSS PAYEE LOCATION: VEHICLE: INSURED EMPLOYEE OWNER AS LESSOR LENDER'S LOSS REGISTRANT PAYABLE LIENHOLDER REFERENCE / LOAN #: INTEREST EVIDENCE: NAME AND ADDRESS RANK: ___ CERTIFICATE INTEREST IN ITEM NUMBER ADDITIONAL LOSS PAYEE LOCATION: VEHICLE: INSURED EMPLOYEE AS LESSOR LENDER'S LOSS OWNER REGISTRANT PAYABLE LIENHOLDER REFERENCE / LOAN #: REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

AGENCY CUSTOMER ID:

AGENCY CUSTOMER ID: **VEHICLE DESCRIPTION** ACORD 129 attached for additional vehicles SYM / AGE | COMP / OTC SYM VEH# YEAR VEHICLE TYPE MAKE: SPEC COMI MODEL: V.I.N.: STREET (Required in KY) CITY COUNTY STATE ZIP GARAGING ADDRESS GVW / GCW FACTOR SEAT CP RADIUS FARTHEST TERMINAL COST NEW STATE CLASS SIC USE CHECK COVERAGES ADD'L NO-FAULT UNDRINS MOTOR LSP RENT DEDUCTIBLES COMP/ OTC SPEC C OF FOR HIRE COMM'L F REIMB TOWING & LABOR COMP FT **PLEASURE** RETAIL FG LIAB MED PAY ST AMT \$ UNINS MOTOR FTW FARM SERVICE COLL \$ \$ COL DRIVE TO WORK / SCHOOL < 15 MILES 15 MILES + TOTAL PREM: COLL VEH# YEAR VEHICLE TYPE SYM / AGE MAKE: SPEC MODEL: V.I.N.: CITY COUNTY STATE ZIP STREET (Required in KY) GARAGING **ADDRESS** LIC STATE TERR GVW / GCW CLASS SIC FACTOR SEAT CP RADIUS **FARTHEST TERMINAL** COST NEW RENT REIMB COMP OTC SPEC C OF USE COMM'L FOR HIRE ADD'L NO-FAULT UNDRINS MOTOR LSP DEDUCTIBLES CHECK COVERAGES ACV TOWING & LABOR FT COMP. OTC PLEASURE RETAIL FG LIAB MED PAY ST AMT NO-FAULT | TVEH UNINS MOTOR SPEC C OF L FARM SERVICE FTW COLL COLI DRIVE TO WORK / SCHOOL < 15 MILES 15 MILES + TOTAL PREM: \$ DR/CR VEH# SYM / AGE COMP / OTC SYM COLL SYM YEAR VEHICLE TYPE PP SPEC COML MODEL: V.I.N.: STREET (Required in KY) CITY COUNTY STATE ZIP GARAGING ADDRESS FARTHEST TERMINAL GVW / GCW CLASS SIC FACTOR SEAT CP RADIUS COST NEW \$ UNDRINS MOTOR TOWING & LABOR CHECK COVERAGES RENT DEDUCTIBLES COMP SPEC C OF ADD'L NO-FAULT FOR HIRE LSP USE COMM'L F ACV COMP. OTC PLEASURE RFTAII LIAB MED PAY FT FG ST AMT \$ NO-FAULT NET VEH DR/CR: FARM SERVICE FTW COLL \$ COL DRIVE TO WORK / SCHOOL < 15 MILES 15 MILES + TOTAL PREM: \$ VEH# YEAR BODY TYPE VEHICLE TYPE SYM / AGE COMP / OTC SYM MAKE: SPEC COML MODEL: V.I.N.: CITY COUNTY STREET (Required in KY) STATE ZIP GARAGING **ADDRESS** LIC STATE TERR GVW / GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERMINAL COST NEW RENT REIMB CHECK COVERAGES ADD'L NO FAULT UNDRINS MOTOR DEDUCTIBLES COMM'L FOR HIRE ACV TOWING & LABOR COMP PLEASURE RETAIL FT FG LIAB MED PAY ST AMT \$ NO-FAULT NET VEH DR/CR: UNINS MOTOR FARM SERVICE FTW COLL COLI DRIVE TO WORK / SCHOOL < 15 MILES 15 MILES -TOTAL PREM: \$ REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CUSTOMER	10

SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

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. *Applies in MD Only.

Applicable in CO

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.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

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 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.

Applicable in KY, NY, OH and PA

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* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

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

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)	STATE PRODUCER LICENSE NO (Required in Florida)	
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER