

Film Emporium Insurance Services 1890 Palmer Ave., #403 Larchmont, NY 10538 (800) 371-2555

COLLEGES AND UNIVERSITIES SUPPLEMENT

SUBMISSION REQUIREMENTS

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- ACORD Application (for lines of coverage to be written) •
- Statement of Values
- 4 years of currently valued company loss runs •
- Educators Professional Select Application (for D&O/E&O,EPL) •

GENERAL APPLICANT INFORMATION

Applicant: Mailing Address: Website Address: Effective Date: **Risk Management Contact:** Risk Management's Email:

Risk Management's Phone:

Drivers List with License #s and DOB

Financial Statement

Schedule of Vehicles

	SECTION I – GENERAL INFORMATION					
	number of students enrolled:					
	chool was founded: Date school was chartered:					
Schoo		.,				
	a private institution?	Yes	No			
	Applicant have a day care on premises?	Yes	No			
	what is the teacher to child ratio:	.,				
	the Applicant offer medical training?	Yes	No			
	specify type:	.,				
	the Applicant have any broadcasting operations?	Yes	No			
	e a foreign exchange program?	Yes	No			
	the Applicant sponsor any international travel?	Yes	No			
	e a Zero Tolerance Policy for hate crimes?	Yes	No			
10. Are th	ere any fraternities or sororities on the premises?	Yes	No			
	SECTION II – ACCREDITATION INFORMATION					
1. Is the	Educational Institution accredited?	Yes	No			
lf yes,	list accrediting organization(s): (check all that apply)					
	Middle States Commission on Higher Education					
Nev	New England Association of Schools and Colleges Commission on Institutions of Higher					
Edu	Ication					
Nor	North Central Association of Colleges and Schools The Higher Learning Commission					
Nor	Northwest Commission on Colleges and Universities					
Sou	Southern Association of Colleges and Schools Commission on Colleges					
We	Western Association of Schools and Colleges Accrediting Commission for Community and					
Jun	ior Colleges					
WA	SC Senior College and University Commission					
Nev	v York State Board of Regents					
Acc	rediting Council for Independent Colleges and Schools					
Dis	ance Education and Training Council Accrediting Commission					
Ass	ociation for Biblical Higher Education Commission on Accreditation					
Ass	ociation of Advanced Rabbinical and Talmudic Schools Accreditation Commission					
The	Association of Theological Schools in the United States and Canada Commission on					
	rediting					
Tra	nsnational Association of Christian Colleges and Schools Accreditation Commission					
Oth						

2.	Date of most recent review:		
	What was the outcome of the most recent review?		
	Accreditation Continued Denial of Accreditation Warning		
	Accreditation Continued – Probation Withdrawal of Accreditation		
	follow-up report requested		
•	Appeal Show Cause Other:		
3.		Yes	No
4.		Yes	No
F	If yes, please attach a listing of the program or degrees and the specialist agency.	Yes	No
5.	· · · · · · · · · · · · · · · · · · ·		
	If yes, is there a disclaimer signed by students acknowledging that there is no job placement guarantee?	Yes	No
6	What is the percentage of online courses? %	165	INO
0. 7.			
1.	accreditation, been placed on probation or become unable to gain accreditation?	Yes	No
8.			
•••	programs, including music, arts or athletic programs?	Yes	No
9.			
	academic programs?	Yes	No
	SECTION III- INFIRMARIES		
1.	Does Applicant have medical facility/infirmary?	Yes	No
2.	Does the facility dispense medication?	Yes	No
3.	Does the facility provide only immediate care/first aid?	Yes	No
4.	Does the facility only serve students and employees?	Yes	No
5.	Are there only over-the-counter drugs stored on premises?	Yes	No
6.	Are written instructions from parents required prior to dispensing any medications to minors?	Yes	No
7. 8.	Is there any overnight care provided?	Yes	No
o. 9.		Yes	No
9. 10.			
10.	If yes, please indicate which of the following and how many are employed by the insured:	Yes	No
	Physical Therapist: Psychologist: Dentist: RN:		
	Nurse Practitioner: Physician: Counselor:		
11.	, , , , , , , , , , , , , , , , , , ,	Yes	No
	If yes, who is the carrier and what limit is carried:		
12.	Are medical history and care records kept for each patient?	Yes	No
		_	
1.	SECTION IV – ATHLETICS Does the Applicant obtain a signed release which includes a hold harmless agreement from the		
١.	parents/guardians of all participants and obtained annually?	Yes	No
2.		Yes	No
2. 3.		Yes	No
4.	Is someone who is trained in first aid always present during practices and games?	Yes	No
5.	Is Student Accident Insurance carried?	Yes	No
•	If yes, what is the limit carried?		
6.			
	state legislation?	Yes	No
	a. Does the Applicant distribute the written protocol to coaches, parents, and players, and		
	require the parent / guardian's acknowledgement that they have received and reviewed?	Yes	No
	b. Does the protocol include training in recognizing the signs / symptoms of a concussion or		
	other closed head injury?	Yes	No
	c. Does the Applicant utilize base line testing?	Yes	No
	d. Is the training required for all coaches and faculty involved in physical education or sports	V	Nic
	instruction?	Yes	No
	 Does the protocol when a concussion is suspected require: i. removing the athlete or student from play? 	Yes	No
	ii. evaluation by an appropriated healthcare professional?	Yes	No
	iii. informing the athlete or students' parents / guardians about the possibility of a	103	
	concussion and giving them information about concussions?	Yes	No
Collog	os and Universities Supplement		05/2017

7. 8.	Does the Applicant have any swimming pools on the premises? If yes, are all swimming pools and spas compliant with Virginia Graeme Safety Act? If no, provide time table and action plan:	the OK for them to return blogy? 3 rd Party	Yes Yes Yes Yes	No No No No	
9. 10.		le in WA)	Yes	No	
11.	Bleachers:				
		often inspected:			
12	# of Inside: Seating capacity: How Are any of the following offered? (check all that apply)	often inspected:			
12.	Archery	Snow Skiing			
	Bungee Jumping Polo	Sky Diving			
	Climbing (Mountain, Rock or Wall) Rugby	Trampoline			
	Crew/ Rowing Scuba Diving	Water Skiing			
	Other: Other:	Other:			
	SECTION V- DORMITORIES				
1.	How many dormitories are owned by the Applicant?				
2.			Yes	No	
3.	1 0		Yes	No	
4.	Are any of the following allowed in dorm rooms Incense burners? Yes No Hot plates	·2	Yes	No	
		or Toaster ovens?	Yes	No	
	Space heaters? Yes No Microway		Yes	No	
5.			Yes	No	
6.			Yes	No	
7.	0 0		Yes	No	
8.		tudanta?	Yes	No	
9. 10.	······································	ludents?	Yes Yes	No No	
10.	is there a scheduled security patron of each building:		163	NO	
	****Please complete a Statement of Values.				
	SECTION VI – SECURITY				
1.			Yes	No	
2.	2. Indicate the number of personnel providing security services				
		security:			
3.	,	security: ability / law enforcement			
J.	professional liability policy required to name the educational institution a		Yes	No	
	If yes, does the third party maintain a minimum limit of liability coverage and indemnify the				
	educational institution?				
	If yes, indicate the minimum limit of liability of general/policy professiona	I liability coverage the			

If yes, indicate the minimum limit of liability of general/policy professional liability coverage the Applicant's institution requires:

- Do security personnel have arresting authority?
 If there is employed armed security, are they trained or re-certified annually to the standards required for public sector law enforcement personnel within the political subdivision for use of weapons? Yes No

No

Yes

6.	Are criminal background checks and psychological reviews provided for all employed security?	Yes	No
	If yes, how often are these checks and reviews conducted: Every months.		
	If no, explain:		

7.	Is the Applicant's security department accredited by the International Association of Campus Law		
	Enforcement Administrators (IACLEA)?	Yes	No
8.	Does a mutual aid agreement exist with local, city, or county police?	Yes	No
9.	Does the Applicant permit staff, students, volunteers, or visitors to carry open or concealed		
	firearms on the premises?	Yes	No
10.	If the Applicant does not permit open and / or concealed carry of firearms on any premises for		
	which the Applicant is requesting insurance coverage, do all locations have signage which		
	conspicuously identifies the building as a Gun Free Zone?	Yes	No
11.		Yes	No
	Does faculty, staff or employees store weapons on premises?	Yes	No
12.		Yes	No
	If yes, please provide a copy.		
13.			
	are connected directly to campus security or policy?	Yes	No
14.		Yes	No
	······································		
	SECTION VII – ABUSE & MOLESTATION		
1.			
	individual has ever been convicted of any crime, including sex-related or child abuse related		
	offenses, before an offer of employment is made?	Yes	No
2.		Yes	No
	If yes, does the Applicant routinely request and receive such background investigations?	Yes	No
	Are Federal and State Criminal Background checks performed on		
	Staff? Yes No Volunteers?	Yes	No
3.	Do any independent contractors have access to students or perform operations where they will be		
	physically touching another person?	Yes	No
4.			
5.	Does the Applicant perform background checks on hired independent contractors?	Yes	No
6.	Is there a new employee and volunteer orientation that includes training in abuse awareness?	Yes	No
7.	Does the Applicant verify employment related references?	Yes	No
8.	Does the Applicant conduct personal interviews?	Yes	No
9.		Yes	No
	If yes, please attach a copy.		
10.	Does the Applicant have a plan of supervision that monitors staff in day-to-day relationships with		
	students, both on and off premises such as class trips?	Yes	No
11.		Yes	No
12.			
	sexual abuse and molestation?	Yes	No
13.	Has the Applicant's organization ever had an incident which resulted in an allegation of		
	sexual abuse? If yes, please describe the incident:	Yes	No
14.	Was a claim made against the organization?	Yes	No
15.	Was the case settled?	Yes	No
16.	Was the case taken to trial?	Yes	No
17.	How much money was paid in damages to the victim: \$		-
10	Despite Applicant's current insurance program provide chuce and melociation coverage?	Vaa	No

18.	Does the	Applicant's curre	ent insurance program p	rovide abuse and molestation coverage?	Yes	No
	lf yes,	Occurrence	Claims made	If Claims Made - Retroactive Date:		
	Limits: \$		Carrier:			

	SECTION VIII - AUTOMOBILE		
1.	Does the Applicant use an independent school bus contractor to transport students?	Yes	No
	a. If yes, are Certificates of Insurance required from the contractor?	Yes	No
	If yes, attach Certificate of Insurance.		
	b. Is the school an additional insured on the contractor's policy?	Yes	No
2.	Does the Applicant hire or borrow vehicles for non-busing purposes?	Yes	No
	If yes, please describe purpose and length of time vehicles are hired or borrowed:		
3.	Approximately how many cars are hired or borrowed annually?		
	Total cost of hire, bus contractors: \$ Total cost of hire, other: \$		
4.	Are any buses leased or loaned to others or used by outside organizations?	Yes	No
	If yes, please explain:		
5. 6.	Number of employees using their own vehicles for school business (occasional or full-time use): For those employees who use their own vehicles for school business, either full-time or		
0.	occasionally, does the school require the employee to carry primary insurance?	Yes	No
	If yes, what is the maximum limit the Applicant is requiring them to carry? \$	100	110
7.	Does the Applicant have a full-time fleet manager?	Yes	No
1.	If yes, please advise: Number of years in current position: Total number of years' expe		110
	If no, who is responsible for fleet safety and maintenance?		
8.	Does the school have a routine maintenance program for all vehicles?	Yes	No
9.	Are maintenance records kept for each vehicle?	Yes	No
9. 10.	Does the Applicant's organization utilize GPS fleet telematics devices?	Yes	No
10.		165	INU
	If yes, please check off the fleet telematics being utilized:		
44	Plug In Hard Wired Mobile Phone Other:		
11.	What percentage of the Applicant's fleet is provided with these fleet telematics devices? %	Vee	NI-
12.	Does the school obtain Motor Vehicle Reports on ALL employees?	Yes	No
40	If yes, when? At time of hire Annually Randomly (based on accidents or sur	• •	
13.	Does the Applicant have a formal driving policy in place with MVR standards?	Yes	No
	a. Is driving policy communicated in writing to all employees?	Yes	No
	Does the policy prohibit the use of cellphones / electronic messaging while driving?	Yes	No
	b. Is a signed acknowledgement form kept on file?	Yes	No
	If yes, please attach a copy of signed acknowledgement.		
	c. Does the Applicant have written guidelines defining an acceptable Motor Vehicle Record?	Yes	No
	If yes, attach copy of guidelines.		
14.	What action is taken if an "unacceptable" driver is identifiable?		
15.	Does the Applicant perform accident investigations for each automobile accident?	Yes	No
16.	Does the Applicant allow any newly hired drivers to operate vehicles without going through a		
<i>.</i> –	company-specific documented driver training?	Yes	No
17.	Describe any ongoing training provided to drivers:		
18.	Describe security regarding bus / vehicle storage:		
	Locked Garage Fenced Lot Lighting Security Cameras		
	Security Personnel Vehicle Locked When Unattended Other:		

SECTION IX - WINTER WEATHER FREEZE-UP PROTECTION

This section must be completed by all risks that have a location in one of the following states: AR, CT, DC, DE, GA, IL, IN, KY, ME, MD, MA, MI, MO, NH, NY, NJ, NC, OH, PA, RI, SC, TN, TX, VT, VA, WV, WI

1.	Fire Protection and Testing					
	 a. Is the building provided with an Automatic Fire Sprinkler System (AS)? i. If yes, approximately what percentage (%) of the building is sprinklered? ii. If yes, what type of sprinkler system is installed? Wet-Pipe Dry-Pipe iii. If yes, when possible, is the sprinkler piping primarily run within conditioned areas designed to ensure the temperature remains above the 45°F minimum 		No	N/A		
	temperature? 1. If no, please describe freeze prevention measures (e.g. temperature monitoring, heat trace, full insulation on piping or roof):	Yes	No	N/A		
	iv. If yes, is the testing & inspection by qualified sprinkler contractor completed					
	within past 12 months & includes a formal winterization review?	Yes	No	N/A		
	v. If yes, are the alarms tied to a 24 hour UL listed monitoring company?	Yes	No	N/A		
2.	Emergency Water Response (domestic and AS water lines)					
	 Are water shutoff valves (domestic and AS water lines) marked and readily 					
	accessible?	Yes	No	N/A		
	b. Are water shutoff valves exercised (closed and reopened) at least annually?	Yes	No	N/A		
	c. Is the staff qualified to respond and shut off the water main during normal business					
	hours and off hours?	Yes	No	N/A		
3.	Automatic Water Shutoff Devices					
	a. For domestic water lines, is there a water flow detection, notification and automatic	N/				
	shutoff?	Yes	No	N/A		
4.	Unused/Vacant Spaces					
	a. Does Applicant have a formal process to turn off and drain domestic water lines for	Vaa	Na	N1/A		
F	these spaces?	Yes	No	N/A		
5.	Unheated Areas (attics, crawl spaces, exterior wall joists)	Vaa	Na	N1/A		
	 a. Are all domestic water lines located in areas heated to at least 45°F? i. If no, please describe freeze prevention measures (e.g. temperature monitoring, heat trace, full insulation): 	Yes	No	N/A		

6. General Comments:

FRAUD STATEMENT AND SIGNATURE SECTIONS

The Undersigned states that he/she is an authorized representative of the Applicant and declares to the best of his/her knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company * in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy. *Company refers collectively to Film Emporium.

VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.

FRAUD NOTICE STATEMENTS

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 AND SUBJECTS THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY SUBJECT THE PERSON TO PENALTIES). (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION). (NOT APPLICABLE IN AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PA, RI, TN, VA, VT, WA AND WV).

APPLICABLE IN AL, AR, AZ, DC, LA, MD, NM, RI AND WV: ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES OR CONFINEMENT IN PRISON.

APPLICABLE IN 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 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 FLORIDA AND OKLAHOMA: 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 (IN FL, A PERSON IS GUILTY OF A FELONY OF THE THIRD DEGREE).

APPLICABLE IN KANSAS: 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, 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.

APPLICABLE IN KENTUCKY: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

APPLICABLE IN MAINE, TENNESSEE, VIRGINIA AND WASHINGTON: 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 A DENIAL OF INSURANCE BENEFITS.

APPLICABLE IN PENNSYLVANIA: 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.

APPLICABLE IN NEW YORK: 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 BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATE VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NAME (PLEASE PRINT/TYPE)

TITLE (MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN, CEO OR EXECUTIVE DIRECTOR)

SIGNATURE

DATE

SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER (If this is a Florida Risk, Producer means Florida Licensed Agent) AGENCY

PRODUCER LICENSE NUMBER (If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)