



HOME ADDRESS

American Contractors Indemnity Company U.S. Specialty Insurance Company United States Surety Company Texas Bonding Company 801 S. Figueroa Street, Suite 700 Los Angeles, CA 90017 USA Tel: 310-649-0990

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BUSINESS FAX  CITY STATIC ZP  Have you had any employee dishonesty losses in the past five years?  INDEMNITY AGREEMENT - READ CAREFULLY. Your signature creates legal consequences to you.  In consideration of American Contractors Indemnity Company, u. S. Specialty Insurance Company Texas Bonding Company and/or United States Surety Company referred to hereafter as "Surety," issuing the bond applied for, the undersigned agrees for themselves, their heirs, successors and a ssign intrinsulation of the Surety is sublibility is furnished to the Surety.  1. PREMIUM: To pay Surety an annual premium in advance each year during which liability under the bond shall continue in force and until satisfactor evidence of termination of the Surety sliability is furnished to the Surety.  2. INDEMNITY: To exonerate, indemnity, reimburse and hol d Surety harmless from and again at all demands, liabilities, losses, costs, damages attomacy fees and expenses of whatever kind or nature which arise by reason of, or in consequence of, the Surety's Issuance of the bond applied for, whether or not the Surety shall have paid any sums in partial or complete payment thereof, including but not limited to: sums paid including the terms of this agreement. In procuring or afterpring to procure release from liability by Surety, and in recovering or attempting to recover losses or expenses paid or incurred; and attorney's fees and all legal or professional services.  2. COLLATERAL: If a claim or demand is made against Survey, whether disputed or not, or Surety deems it necessary to establish a reserve for potential claims, and upon demand from Surety, the undersigned shall deposit with Surety cash or other property acceptable to Surety as collaters security, in a sufficient amount to protect Surety with respond to such claim or potential claims and others amount to protect Surety with respond to such claim or potential claims and others amount to protect Surety with the surety or its representatives to examine the credit history, department in the	B BUSINESS I	NFORMATION
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Signed, sworn to and dated this,,  X  AUTHORIZED REPRESENTATIVE AND INVIDUALLY  PRINT NAME  PRINT NAME  AUTHORIZED REPRESENTATIVE AND INVIDUALLY  PRINT NAME	<ul> <li>Company referred to hereafter as "Surety," issuing the bond applied for, the undersigned agrees for themselves, their heirs, successors and a ssigns, jointly and severally:</li> <li>PREMIUM: To pay Surety an annual premium in advance each year during which liability under the bond shall continue in force and until satisfactory evidence of termination of the Surety's liability is furnished to the Surety.</li> <li>INDEMNITY: To exonerate, indemnify, reimburse and hold Surety harmless from and against all I demands, liabilities, losses, costs, da mages, attorneys' fees and expenses of whatever kind or nature which arise by reason of, or in consequence of, the Surety's issuance of the bond applied for, whether or not the Surety shall have paid any sums in partial or complete payment thereof, including but not limited to: sums paid including interest; liabilities incurred in settlement of claims; expenses paid or incurred in connection with claims, suits, or judgments under such bond, in enforcing the terms of this agreement, in procuring or attempting to procure release from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to procure releases from liability by Surety, and in recovering or attempting to recover losses or expenses paid or incurred; and attempting and surety and surety</li></ul>	
X AUTHORIZED REPRESENTATIVE AND INVIDUALLY  PRINT NAME  PRINT NAME  X AUTHORIZED REPRESENTATIVE AND INVIDUALLY  PRINT NAME	Signed sworn to and dated this	day of
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HOME ADDRESS



# Fraud Warnings and Privacy Policy

# Fraud Warnings

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.

#### APPLICABLE IN ALABAMA

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

### APPLICABLE IN ARKANSAS, LOUISIANA AND WEST VIRGINIA

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.

## APPLICABLE IN CALIFORNIA

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

## APPLICABLE IN THE 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.

### APPLICABLE IN FLORIDA

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.

### APPLICABLE IN 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.

## APPLICABLE IN KANSAS

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 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.

### APPLICABLE IN 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.



# Fraud Warnings and Privacy Policy

#### APPLICABLE IN MARYLAND

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.

### APPLICABLE IN MINNESOTA

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

### APPLICABLE IN 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.

### APPLICABLE IN OHIO

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deception statement is guilty of insurance fraud.

### APPLICABLE IN OKLAHOMA

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.

## APPLICABLE IN OREGON

Material misstatements, misrepresentations, omissions or concealments by an insured that are fraudulent or material to the insurance contract, the risk assumed, or the interests of an insurer and are relied upon by an insurer may result in policy rescission, cancellation, or denial of claim.

## APPLICABLE IN 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 include imprisonment, fines or denial of insurance benefits.

## APPLICABLE IN VERMONT

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.

## NOTICE TO NEW YORK APPLICANTS:

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.

## **Privacy Policy**

Here at Tokio Marine HCC – Surety Group we know that your privacy is important to you, which makes it important to us. In support of changes to data privacy laws, we've made updates to our Privacy Policy and want to make sure you are aware of our updates. The new version of our privacy policy is available at <a href="www.tmhcc.com/en-us/legal/privacy-policy">www.tmhcc.com/en-us/legal/privacy-policy</a>.