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# **Tattoo & Body Piercing Insurance Application**

| 1.       | First Named   | Insured:   |                       |                      |                |                    |       |                    |  |  |
|----------|---|--|-----------------------|----------------------|----------------|--------------------|-------|--------------------|--|--|
| 2.       | Type of Entit   | y: Individual Partr  | nership               | Corporat             | tion           | Other:             |       |                    |  |  |
| 3.       | Other insured   | ds:  |                       |                      |                |                    |       |                    |  |  |
|          |   | to the First Named Insured:  |                       |                      |                |                    |       |                    |  |  |
| 4.       | Mailing Addre   | ess:   |                       |                      |                |                    |       |                    |  |  |
|          |   | Street   |                       | City                 | Cou            | inty               | Stat  | e Zip Cod          |  |  |
| 5.       | Contact Nam   | e:   |                       |                      |                |                    |       |                    |  |  |
|          | Phone Numb  | er:  |                       | Fax                  | Number:        |                    |       |                    |  |  |
|          | Insured Emai  | l Address:   |                       | Wel                  | osite Address: |                    |       |                    |  |  |
|          | Current Expir   | ation Date:  | Bind Date Req         | uested:              | Ne             | ed Quote B         | y:    |                    |  |  |
| 6.       | Property Loca   | ation Information  |                       |                      |                |                    |       |                    |  |  |
|          | Loc.<br>No.   | Street Address   |                       | City                 | Cou            | nty S              | itate | Zip Code           |  |  |
| İ        | 1.  |  |                       |                      |                |                    |       |                    |  |  |
| 7.<br>8. | If ye   | een any gaps in coverage in the s, please explain:een any losses in the last three |                       |                      |                |                    |       | Yes No             |  |  |
| 9.       | General Liabi   | lity   |                       |                      |                |                    |       |                    |  |  |
|          | Limits  |  |                       |                      |                |                    |       |                    |  |  |
|          | General Aggr  | egate  | \$                    |                      |                |                    |       |                    |  |  |
|          |   | npleted Operations Aggregate   | \$                    |                      |                |                    |       |                    |  |  |
|          |   | Advertising Injury Limit   | \$                    |                      |                |                    |       |                    |  |  |
|          | Each Occurre  |  | \$                    |                      |                |                    |       |                    |  |  |
| ŀ        |   | remises Rented to You  | \$                    |                      |                |                    |       |                    |  |  |
| Į        | Medical Expe  | inse riillit   | ļŞ                    |                      |                |                    |       |                    |  |  |
|          |   | n-Owned Liability:<br>nefits Liability:  |                       |                      | =              | Exclude<br>Exclude | =     | Include<br>Include |  |  |
|          |   | mit (\$25,000/\$25,000):   |                       |                      |                | Exclude            |       | Include            |  |  |
|          |   | mit (\$50,000/\$50,000):   |                       |                      |                | Exclude            |       | Include            |  |  |
|          |   | mit (\$100,000/\$100,000):   |                       |                      |                | Exclude            |       | Include            |  |  |
|          |   | f premises exhibitions do you po   | -                     |                      |                |                    |       |                    |  |  |
| 16.      | Property (A schedule of buildings may be attached in lieu of completing the schedule below) |  |                       |                      |                |                    |       |                    |  |  |
|          | Loc. Bldg.<br>No. No.   | Coverage   | Limit of<br>Insurance | ACV, RC or<br>Agreed | Co-Insurance   | Constr.<br>Class   |       | PC                 |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |
|          |   |  |                       |                      | 80%            |                    |       |                    |  |  |

# 17. Property Coverage Extensions

The following coverage extensions are included without additional charge at the limits indicated below. Higher limits may be available for an additional charge.

| Coverage                     | Limit Provided | Coverage                     | Limit Provided |
|------------------------------|----------------|------------------------------|----------------|
| Accounts Receivable          | \$10,000       | Money & Securities – Inside  | \$10,000       |
| Back Up of Sewers            | \$10,000       | Money & Securities – Outside | \$10,000       |
| Business Computer Media/Data | \$10,000       | Outdoor Property             | \$10,000       |
| Employee Dishonesty          | \$15,000       | Outdoor Signs                | \$2,500        |
| Extra Expense                | \$1,000        | Personal Effects             | \$10,000       |
| Fine Arts                    | \$25,000       | Property Off Premises        | \$10,000       |
| FD Service Charge            | \$2,000        | Valuable Papers              | \$10,000       |

### **BUILDING UNDERWRITING INFORMATION**

18. Indicate year of updates – attach a separate sheet if necessary

|   | Bldg.  | Year      | Roof         | HVAC         | Plumbing       | Electrical | No. of     | Sprinklered          | Fire Alarm             |
|---|--|-----------|--------------|--------------|----------------|------------|------------|----------------------|------------------------|
|   | No.  | built     |              |              |                |            | Floors     |                      | (Indicate L, P, or CS) |
|   | 1  |           |              |              |                |            |            | Yes No               | L P CS                 |
|   | 2  |           |              |              |                |            |            | Yes No               | L P CS                 |
|   |  |           |              |              |                |            |            |                      |                        |
| 19. Di  | stance to  | nearest   | fire hydrar  | it?          |                | Distan     | ce to near | est Fire Department? |                        |
| 20. If  | you own  | your buil | ding, do yo  | u lease spac | ce to others?  |            |            |                      |                        |
| If yes, to whom: Square feet leased:  |  |           |              |              |                |            |            |                      |                        |
| 21. Do  | you hav  | e 24-hou  | ır video sur | veillance in | use on the pre | emises?    |            |                      | Yes No                 |
| If yes, how many cameras: Do they have night vision?  |  |           |              |              |                | ht vision? | Yes No     |                      |                        |
| 22. Do  | 22. Do you have a central control station burglar alarm?                   |           |              |              |                |            |            |                      | Yes No                 |
| 23. Have you or anyone with a financial interest in the property been convicted of arson, fraud, or other |  |           |              |              |                |            |            |                      |                        |
| cri   | crime related to loss of property owned now or during the past five years? |           |              |              |                |            | Yes No     |                      |                        |
|   |  |           |              |              |                |            |            |                      |                        |
|   |  |           |              |              |                |            |            |                      |                        |

# **GENERAL BUSINESS AND STAFF INFORMATION**

24. Operation Profile

| Total Sales   | \$<br>Years in Business           | Years |  |  |
|---------------|-----------------------------------|-------|--|--|
| Jewelry Sales | \$<br>Hours Open                  | to    |  |  |
| Payroll       | \$<br># of Years Records Retained | Years |  |  |

25. Staffing and Revenue

| Personnel                            | Number of | Number of<br>Tattoo Artists | Number of<br>Piercing Artists |
|--------------------------------------|-----------|-----------------------------|-------------------------------|
| Full-Time Artists                    |           |                             |                               |
| Part-Time Artists                    |           |                             |                               |
| Permanent Make-Up Artist – Full-Time |           | N/A                         | N/A                           |
| Permanent Make-Up Artist – Part-Time |           | N/A                         | N/A                           |
| Apprentice (Not included above)      |           |                             |                               |
| TOTAL                                |           |                             |                               |

|     | Permanent Make-Op Artist – Part-Time   |             | IN/A                    | N/A                |        |
|-----|--|-------------|-------------------------|--------------------|--------|
|     | Apprentice (Not included above)  |             |                         |                    |        |
|     | TOTAL  |             |                         |                    |        |
| 26. | Are Independent Contractors included in li<br>If no, please provide copies of Add<br>the policy. *Independent Contract | ditional In | sured Certificates nami | ng other insured(s | Yes No |
| 27. | Staff (needed to complete Named Artist er  | ndorseme    | nt):                    |                    |        |
|     | Name   | l           | Length of Employment    | Years Experien     | ce     |
|     |  |             |                         |                    |        |
|     |  |             |                         |                    |        |
|     |  |             |                         |                    |        |

| 28.    | Are you a member of a State or National Tattoo or Body Piercing Association?                     | Yes No            |
|--------|--|-------------------|
|        | If yes, which association:   |                   |
| 29.    | Are you licensed by the state or city and meet all city or state regulations?                    | ☐ Yes ☐ No        |
| 30.    | Do you perform body piercing or tattooing on minors?   | ☐ Yes ☐ No        |
|        | If yes, what is the minimum age for: Body Piercing:  | Tattooing:        |
|        | Do you require parental consent with ID?   | Yes No            |
|        | Please provide areas of body piercing and/or tattoos on minors:                                  |                   |
|        | What is the approximate percentage of business from minors?                                      | %                 |
| 31.    | Do you validate the age of all clients?  | Yes No            |
| 32.    | Do you require waivers on all of your clients and maintain copies on file?                       | Yes No            |
| 33.    | Do you obtain a medical history on every client?   | ☐ Yes ☐ No        |
| 34.    | Do you perform tattoo or body piercing work away from your studio?                               | Yes No            |
|        | If yes, please describe:   |                   |
| 35.    | Do you employ apprentices? If yes, please attach a detailed description of the training program. | Yes No            |
| 36.    | Do you purchase ink supplies from overseas suppliers or distributors?                            | Yes No            |
| 37.    | Are pre-employment background checks performed on all employees?                                 | Yes No            |
| 38.    | Is there a weapon kept on premises?  | Yes No            |
|        | Assault and Battery Exclusion applicable if weapon on premises                                   |                   |
|        |  |                   |
| TATTOC | , PIERCING AND OTHER SERVICES INFORMATION  |                   |
| 39.    | Do you perform body piercings?   | Yes No            |
|        | Please indicate which body parts piercings are performed on:                                     |                   |
|        | Ears Lips Tongue Navel Nippl   | les Genitals      |
|        | Eyebrows Nose Hand Axilla Feet   | Surface Piercings |
|        | Dermal Anchors Eyes Other:   |                   |
| 40.    | Do you perform any services as part of a medical procedure?                                      | 🗌 Yes 📗 No        |
| 41.    | Do you do any "Areola Pigmentation"?   | 🗌 Yes 🔲 No        |
|        | If yes, please complete and submit the Consent Form for Areola Pigmentation.                     |                   |
| 42.    | Do you do any tattooing of the eyeball?  | Yes No            |
| 43.    | Do you offer any type of branding or scarification services?                                     | 🗌 Yes 📗 No        |
| 44.    | Do you offer micro-needling services?  | Yes No            |
| 45.    | Do you have any other operations beside Tattooing and Body Piercing?                             | Yes No            |
|        | If yes, please describe:   |                   |
| 46.    | Do you perform any Tattoo Removals?  | ∐ Yes ∐ No        |
|        |  |                   |
|        | AND STERILIZATION INFORMATION  |                   |
|        | Do you have written sterilization, sanitation and safety standards?                              | ∐ Yes ∐ No        |
|        | Do you use new needles for each new client?  | ∐ Yes ∐ No        |
|        | Do you use new gloves for each new client?   | ∐ Yes ∐ No        |
|        | Do you have Blood Borne Pathogen Training?   | ∐ Yes ∐ No        |
|        | Do you have an Autoclave System?   | ∐ Yes ∐ No        |
|        | Are you contracted with a bio waste disposal firm?   | ∐ Yes ∐ No        |
| 53.    | Are sharp waste containers used in your studio?  | ∐ Yes ∐ No        |
|        | If yes, how disposed:  |                   |
|        | Has anyone ever claimed to have contracted HIV, Herpes, or AIDS from you?                        | ∐ Yes ∐ No        |
| 55.    | Please describe the sterilization methods you employ:  |                   |
|        |  |                   |
|        | Do you provide clients with materials on aftercare of tattoos and/or body piercings?             | ∐ Yes ∐ No        |
|        | Do you videotape procedures for documentation procedures?  | ∐ Yes ∐ No        |
| 58.    | Do you have a policy for handling intoxicated persons?   | ∐ Yes ∐ No        |
|        | If no, do you ever allow intoxicated persons to have tattoos or piercings?                       | ∐ Yes ∐ No        |

| 59.      | Do you have a     | private piercing room?   |                              |                              | Yes No |
|----------|-------------------|--|------------------------------|------------------------------|--------|
| ADDITIO  | ONAL INTEREST/    | CERTIFICATE RECIPIENT  |                              |                              |        |
|          | Interest:         | Additional Insured   | Loss Payee                   | Mortgagee                    |        |
|          |                   | Lienholder   | Other:                       |                              |        |
|          | Name and Add      | ress:  |                              |                              |        |
|          | Certificate I     |  |                              |                              |        |
|          | Interest in Item  | Number: Location #:  | Building #:                  |                              |        |
|          | Interest:         | Additional Insured   | Loss Payee                   | Mortgagee                    |        |
|          |                   | Lienholder   | Other:                       |                              |        |
|          | Name and Add      | ress:  |                              |                              |        |
|          | Certificate I     | Required   |                              |                              |        |
|          | Interest in Item  | Number: Location #:  | Building #:                  |                              |        |
| defraud  | or knowing that   | ATEMENTS MADE IN THIS APPLICATION IN THIS APPLICATION IN THE PROPERTY OF THE P | nst an Insurer, submits an a | application or files a claim |        |
| deceptiv | ve statement ma   | iy be guilty of msurance fraud and st  | ibject to fines and/or impri | somment.                     |        |
| Signatu  | re of Applicant   |  | Title                        | Date                         |        |
| Signatu  | re of Producing A | Agent  | Date                         |                              |        |
| Agent N  | ame and Addres    | SS   |                              |                              |        |

#### NOTICE TO APPLICANT - PLEASE CAREFULLY READ THE FOLLOWING

**ARIZONA FRAUD STATEMENT** - For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**ARKANSAS FRAUD STATEMENT** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly pre-presents false information in an application for insurance is guilty of a crime and may be subject to fines and confine-confinement in prison.

**CALIFORNIA FRAUD STATEMENT** - For your protection, California law requires that you be made aware of the following: 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 FRAUD STATEMENT** - 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 de-frauding 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 FRAUD STATEMENT - 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.

**IDAHO FRAUD STATEMENT**- Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

**INDIANA FRAUD STATEMENT** - Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

**LOUISIANA FRAUD STATEMENT** - 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 FRAUD STATEMENT** - 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.

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

**NEW HAMPSHIRE FRAUD STATEMENT** - Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

**NEW JERSEY FRAUD STATEMENT – APPLICATION** - 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 FRAUD STATEMENT** - 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.

**OHIO FRAUD STATEMENT** - 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.

**OKLAHOMA FRAUD STATEMENT - 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.

**OREGON FRAUD STATEMENT** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**PENNSYLVANIA FRAUD STATEMENT** - 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.

**VIRGINIA, TENNESSEE FRAUD STATEMENT** - 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.

**FRAUD STATEMENT (All other states)** - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly pre-presents false information in an application for insurance is guilty of a crime and may be subject to fines and confine-confinement in prison.