



Applicants requesting a claims made policy must read, sign and return this document with the application. Coverage cannot be bound without it.

IMPORTANT INFORMATION CONCERNING CLAIMS MADE POLICIES

Two dates are important with a claims made policy: the **retroactive date** and the **effective date**. The **retroactive date** is the first date of uninterrupted claims made coverage with any carrier. The **effective date** is the inception date of the ProMutual Group® policy. If we agree to accept your retroactive date, this means that the Company will cover claims/incidents, **not known to you**, which occur between the **retroactive** and **effective date**.

A claims made policy responds *only* to claims which occur on or after the **retroactive date** that are reported to ProMutual Group® during the policy term.

THERE IS NO COVERAGE FOR:

- ◆ Injury **which occurs** prior to the **retroactive date**
- ◆ Claims or suits brought against any named insured prior to the effective date
- ◆ Incidents known (or which **should have been known**) to any named insureds prior to the **effective date**, which might reasonably be expected to result in a claim

To avoid gaps in coverage, applicants are advised to identify and report to their current insurance carrier any incidents likely to result in a claim.

I have read the above and understand that failure to identify and report known claims and incidents to my current carrier **will result in a gap that neither my current nor my new policy will cover**.

In addition, I warrant that the attached list is a complete accounting of all incidents, claims and suits known as of the effective date requested for this policy. Further, I understand and agree that the occurrences, claims and suits named on this list **will be excluded from coverage with ProMutual Group®**.

Applicant Name

Applicant Signature

Date Signed