

HTH Worldwide

Because insurance is not enough

University of Mount Union
Study Abroad Group Proposal
December 11, 2013

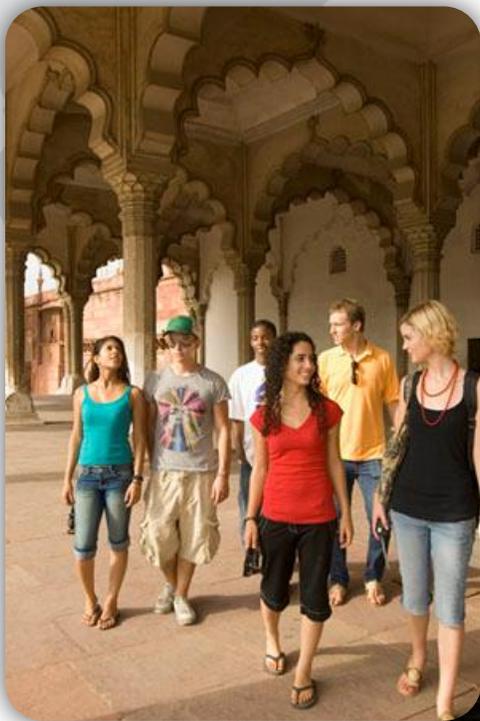


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This proposal is a summary of the terms, conditions and benefits of the policy and services offered by HTH Worldwide Insurance Services.

HTH Worldwide reserves the right to change underwriters and to modify benefits to comply with state and federal regulations.

I. HTH Worldwide – The Comprehensive Solution

HTH Worldwide is a leader in providing world travelers with access to quality healthcare services all around the globe. HTH combines ongoing research, a contracted global community of physicians and hospitals, advanced Internet and mobile applications, and extensive experience in international health insurance to ensure customers' health, safety and peace of mind. Founded in 1997, HTH offers a full range of individual and group specialty health insurance programs, all of which include HTH's Global Health and Safety Services available online, on mobile devices via mPassport, and through our 24/7 medical assistance call center.

Welcome to Peace of Mind – Worldwide

One of the most important considerations to address while planning for an international or study abroad program is staying healthy. This proposal describes a comprehensive program of insurance benefits and services designed to empower your students to access quality medical care when they need it – even when they're far from home. This includes managing chronic conditions and preparing for the unexpected.

This package also highlights the many convenient administrative services HTH Worldwide offers to you and your students.

Highest Standards of Service

Our health plans are administered to meet the highest expectations. HTH has set new standards for international assistance services and for applying stringent criteria when contracting with doctors and hospitals. HTH has the commitment and capabilities necessary to thoroughly assist members with medical questions and treatment alternatives.

A Recognized Leader

HTH Worldwide is a recognized leader in international health insurance and medical assistance services. We have earned a reputation as an innovator in promoting access to quality healthcare and streamlining insurance services and currently cover student groups at more than 400 colleges and universities. Each year, over 650,000 world travelers protect themselves and their families with HTH insurance plans.

Strength of a U.S. Underwriter

HTH Worldwide plans are underwritten by BCS Insurance Company. BCS, known for innovative product development and special risk underwriting, is rated "A-" (Excellent) by A.M. Best Company.

HTH Worldwide - Apart from the Competition

Our mission is to provide the international education community with quality health insurance programs designed to meet the highest expectations for integrity and service. Each group is personally supported by a dedicated Account Manager and a group of industry experienced Global Health and Safety representatives who are available by phone or email 24/7. Additional support is accessible through our unique online tools and databases designed to be user-friendly and informative.

II. HTH Study Abroad Services and Benefits

Concierge-level Member Services

HTH Worldwide will work with members to find and schedule an appointment with an English-speaking, Western trained physician, specialist or dentist. Throughout the process, HTH will monitor inpatient and outpatient episodes and will manage communications with doctors, family members and institutions as necessary. HTH will arrange direct payments with hospitals and doctors and will coordinate the filling prescriptions locally or transferring prescription pharmaceuticals abroad. HTH is also willing to handle details related to special circumstances such as lost luggage and documents, legal assistance, repatriation of remains, and care of minor children left unattended due to a medical incident.

Cashless Service

HTH Worldwide has thousands of contracted doctors and hospitals across the globe who will accept a guarantee of payment to cover the treatment of any HTH member. In the event that a member seeks medical care from a physician or hospital outside of the network, HTH will work with the hospital or doctor's office to arrange for payment so that the member will not need to pay out of pocket for treatment. *HTH does not require use of our contracted community of providers.*

Easy Access to Reputable Physicians, Specialists and Facilities

Though students in need of medical care are free to see any doctor they choose, HTH Worldwide has built a reputable provider community. Healthcare standards and practices can vary greatly from country to country, and the HTH Worldwide provider community ensures that students have access to care from English-speaking, Western-trained physicians and specialists. Participation in the HTH International Healthcare Community is by invitation only. HTH neither requires nor accepts fees or payments of any kind from our community of 6,000 healthcare providers. Here are the necessary steps for contracting a new provider:

1. **Provider Selection** – Providers must qualify for participation by meeting a set list of criteria:
 - Certified by the American Board of Medical Specialties
 - Membership in selected Royal Colleges of Medicine or Surgery
 - Personal recommendation by an HTH Regional Physician Advisor or Recruiting Partner
2. **Biography Submission** – Qualifying providers must submit a biographical profile that is reviewed by HTH's provider relations staff. This information must be updated yearly. Contact information is updated bi-monthly.
3. **Contracting** – Providers must enter into a contract with HTH Worldwide specifying the terms of their participation in the community. Providers must certify the following:
 - That they are fully licensed to practice medicine in their country
 - That they have received post-graduate medical training in US/European (Western) style medicine at an internationally accredited hospital or medical center
 - That they are fluent in English
4. **Ongoing Communication** – The Community is maintained through an average of eight annual communications between HTH Worldwide and each participating provider (this is in addition to communications that pertain to specific customers and patients).

24/7 emergency assistance

HTH coordinates emergency services with a worldwide network of Regional Physician Advisors as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence around the world. HTH Worldwide's toll-free, concierge-level, multi-lingual customer service supports our online capabilities.

III. Online Member Resources

Online Tools and Services on hthstudents.com

Members can login to hthstudents.com to access HTH Worldwide's comprehensive online resources:

- View plan benefits
- Download ID cards and claim forms
- Check the status of a pending claim
- Prepare for a successful study abroad experience using Well Prepared
- Search for a doctor in the U.S. and overseas
- Use the medical drug, term and phrase translation guides
- Access important health and security news and profiles for cities worldwide

HTH Worldwide's Unique Medical Information and Assistance Services

- **Search for Doctors** – The HTH provider database contains thousands of carefully selected general and specialty physicians, dentists, and other health providers in over 180 countries. However, students may visit any provider for the medical care they need. It is not required that they visit a provider in the HTH community. Our contracted community has agreed to bill HTH directly, so students do not need to fill out claims forms or wait for reimbursement.
- **Schedule Appointments** – Students can schedule an appointment online with any of the physicians or specialists in the online database. If they cannot find what they are looking for, they can send an email or call HTH Worldwide Global Health and Safety to schedule the appointment.
- **Translate Medications** – Students can look the country-specific brand name under which common prescription and over-the-counter medications are sold. Currently this database includes the names, availability and preparation of 350 brand names drugs in 25 countries. This allows students to determine whether or not their medication will be available in their host country.
- **Translate Medical Terminology** – Medical Phrase and Term Translation Guides capture idiomatic healthcare terms (“hay fever”, “CAT scan”) and critical healthcare phrases (“When can I travel?”) in six common languages.
- **Find Quality Healthcare in Your Destination** – **CityHealth Profiles®** encapsulate critical information about healthcare services in the world's most popular destinations; including emergency phone numbers, high quality hospitals, vaccination requirements, pharmacy information and more.
- **Health and Safety Alerts** – Customized, regionalized and personalized articles relating to national healthcare systems abroad and healthy travel practices, as well as warnings on health hazards and disease outbreaks around the world.

Well Prepared – Personalized care and solutions for students embarking on a study abroad program:

- Selecting a physician for a chronic condition
- Confirming portability and availability of medications
- Accessing information on recommended and required immunizations.
- Discuss treatment options with a Regional Physician Advisors
- Arranging alternative treatment plans and second opinions
- Coordinating additional medical advice as needed

IV. mPassport

HTH's unsurpassed global health resources are designed to promote personal safety by giving students convenient mobile and internet access to these tools:

Choose among 6,000 carefully selected, English speaking doctors in top destinations in 180 countries outside the U.S.

Find selected hospitals and clinics in over 1,500 destinations – more than 400 inside the U.S.

Search notable pharmacies in over 500 international destinations

Translate medication brand names and key medical terms and phrases

Receive personalized health and safety alerts via text message or email

Use our money-saving group texting service – TXT5sm



V. Online Administrator Tools

Online Tools and Services on hthadvisors.com

The online tools on hthadvisors.com are available to plan administrators 24 hours a day, seven days a week.

Use of the tools on the site will require your username and password, which will be provided by your Account Executive.

All of the information for your program is password protected.

HTH provides you with online **Interactive Resources** that offer easy access and control of information:

- Track enrollment of your students with ease. You can track all current and past enrollment rosters, change, renew or cancel enrollees' coverages, and view both active and inactive enrollees.
- Upload a roster template to permit easy transmission of enrollments; saving you time and reducing data entry errors.
- Create and update custom messages to appear on the homepage specially designed for your organization to be viewed by your participants. Customizing the hthstudents.com homepage helps you keep in touch with your program's participants.
- View invoices.
- Answer benefits questions with just one click. All plan information is available on your customized site.
- Manage administrative access to hthadvisors.com using multiple permission levels.
- Download claim forms

HTH provides full training and on-going help for using the web site.

VI. Plan Administration

As the plan administrator, HTH Worldwide is responsible for:

- Enrollment
- Fulfillment
- Invoicing
- Member services
- Claims processing
- Assistance services

Enrollment

Online rosters are processed the same business day. HTH Worldwide has full capability to enroll members and deliver fulfillment materials. HTH has developed online administrative capabilities to streamline work flows and enhance reliability. Most of HTH's group customer members are enrolled online. HTH creates and delivers a wide variety of fulfillment materials in print or online.

Fulfillment

ID cards are available on the web immediately following processing of rosters. Documents are also sent through the mail to the destination of your choice.

- Option 1: HTH can mail a complete fulfillment package (ID card, certificate, claim forms and privacy policy) to each student individually.
- Option 2: HTH can provide the school's plan administrator with the fulfillment package for the administrator to distribute.
- Option 3: HTH can send partial fulfillment packages such as the certificate, claim forms and privacy policy to the administrator. The ID cards are sent to each individual enrollee.

When HTH pre-prints your ID cards, each card is attached to a welcome letter, which highlights the valuable benefits of the program and includes an invitation to the student to register online at hthstudents.com. After registering, the student has access to all of the interactive tools.

Invoicing

Invoices can be customized and printed from the advisors site. Schools are invoiced from the submitted rosters. An invoice has a cover sheet that lists the total premium owed and an invoice date. Supporting documentation is attached, listing certificate number, name, date of birth, coverage dates, premium amount per person and coverage type. Premiums can be paid by check or credit card up to thirty days after submission of the roster.

Claims Processing

All claims are processed by HTH Worldwide Insurance Services. Claims for reimbursement of medical expenses if not directly billed or for AD&D benefits, would be accompanied by a claim form, available for download from hthadvisors.com and hthstudents.com or by calling the Customer Service Center. Claims can be paid in any currency legally allowable to be sent from the U.S.

VII. International Claims/Cost Management

When members schedule doctor appointments through HTH either online or by phone, participating doctors will bill HTH directly so members do not need to file a claim and wait for reimbursement. HTH settles over 70% of international claims directly with the provider.

HTH Worldwide can pay claims via wire transfer in any currency legally allowable to be sent from the United States. Currently, HTH routinely sends funds in over 50 different currencies. Insured individuals are asked at the time of claims submission how they would like to be paid – either via wire transfer or by check. If payable by wire, individuals can then select in which currency they would like to be paid (even if the medical expenses were incurred in another currency) and provides their banking details. If an insured member would like to be paid by check, HTH Worldwide will reimburse the member with a US dollar check, which can be mailed to any location in the world.

VIII. Partner Company Information



HTH Worldwide plans are underwritten by BCS Insurance Company. BCS, known for innovative product development and special risk underwriting, is rated "A-" (Excellent) by A.M. Best Company.

IX. Testimonials

Here are a few things our customers want you to know about us...

“I needed medical insurance to meet visa requirements for a trip to Europe.”

I needed medical insurance to meet visa requirements for a trip to Europe. I was delighted by the solution HTH provided. Not only was I able to do everything online, but you responded to my request to provide me a letter to the consulate, and the response time was phenomenal. I will recommend your services to anyone in need.

- Sanjay S.

“I found HTH’s online tools incredibly helpful for looking up brand names of medicines in other countries.”

When I traveled from the US to Colombia and Ecuador, I knew that during my trip I would need new prescriptions--they could not be filled for long enough periods in the U.S. prior to my trip. I found HTH’s online tools incredibly helpful for looking up brand names of medicines in other countries. When I went to a pharmacy to get new prescriptions while in Ecuador, I had no problem finding what I needed. Thanks very much!

- Ruth G.

“I was able to look up a doctor in London online and make an appointment with him the same day.”

I was able to look up a doctor in London online and make an appointment with him the same day. He was professional and friendly, and the whole process couldn't have gone more smoothly. I was very happy to be able to connect with a qualified professional when outside the U.S. right away. Thank you!

- Ivan S.

“Thanks HTH for such a great product.”

While in the airport some travelers were discussing the travel insurance they had purchased along with all the "What ifs". When I was asked if I carried travel insurance, I replied, “Yes most definitely. I’ve used this product in the past and I would never travel without it.” When I told them why, they were totally amazed at all the benefits and services the policy includes, and how affordable it is. Thanks HTH for such a great product.

- Randell T.

“They are constantly communicating with me...”

HTH has been incredibly helpful with expediting treatment of our students studying abroad. They are constantly communicating with me and answer all of my questions almost as soon as I send an email. I have been very impressed with HTH.

- Stephany S.

X. HTH Worldwide's Insurance Plans

Blanket Short Term Student Accident and Sickness Insurance

HealthSelect Overseas

COVERAGES	LIMITS – ELIGIBLE PARTICIPANT
Medical Benefits	
Period of Coverage Maximum Benefits	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000
Deductible	\$0
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses
Medical Benefit Limitations	
Maternity Care for a Covered Pregnancy	Reasonable Expenses. Conception must have occurred while the Covered Person was insured under the Policy
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$2,500 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage.
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$500 Maximum per Period of Coverage.
Treatment of Specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$5,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Policy Year.
Routine nursery care of a newborn child of a covered pregnancy	Reasonable Expenses up to \$500 Maximum per Period of Coverage
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$500 per Period of Coverage maximum
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge
Hearing Services	100% of Reasonable Expenses up to \$1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.
Scalp Prosthesis	100% of Reasonable Expenses for scalp hair prosthesis for up to \$500 per Period of Coverage
Lead Poisoning	100% of Reasonable Expenses
Low Protein Food Products	100% of Reasonable Expenses

COVERAGES	LIMITS – ELIGIBLE PARTICIPANT
OTHER COVERAGES	
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for Eligible Participant; \$5,000 for Spouse; and \$1,000 for Child(ren)
Repatriation of Remains	Maximum Benefit up to \$25,000
Medical Evacuation	Maximum Lifetime Benefit for all Evacuations up to \$100,000
Bedside Visit	Up to a maximum benefit of \$1,500 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person
OTHER INCLUDED SERVICES	
Global Assistance Services	Emergency Medical and Travel Assistance services provided, including coordination of all evacuations and repatriations if needed

Blanket Short Term Student Accident and Sickness Insurance

HealthSelect Overseas Platinum

COVERAGES	LIMITS – ELIGIBLE PARTICIPANT
Medical Benefits	
Period of Coverage Maximum Benefits	\$250,000
Maximum Benefit per Injury or Sicknesses	\$250,000
Deductible	\$0
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses
Medical Benefit Limitations	
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OTHER INCLUDED SERVICES	
Global Assistance Services	Emergency Medical and Travel Assistance services provided, including coordination of all evacuations and repatriations if needed

GENERAL POLICY EXCLUSIONS

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.
10. Elective termination of pregnancy.
11. Expenses incurred as a result of pregnancy that is not covered.
12. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
13. Reproductive and infertility services.
14. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
15. Organ or tissue transplant.
16. Participating in an illegal occupation or committing or attempting to commit a felony.
17. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
18. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
19. Expenses incurred within the Covered Person's Home Country.
20. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
21. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
22. Diagnosis and treatment of acne and sebaceous cyst.
23. Diagnosis and treatment of sleep disorders.
24. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
25. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
26. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
27. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
28. Expenses incurred for any services rendered by a family member or a Covered Person's immediate family or a person who lives in the Covered Person's home.
29. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a riot; or civil commotion.
30. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
31. Loss arising from
 - a. participating in any professional sport, contest or competition;
 - b. while participating in any practice or condition program for such sport, contest or competition;
 - c. skin/scuba diving, sky diving, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.
32. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
33. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.
34. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
35. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
36. Outpatient speech therapy.

X. Premium Rates

Name of Sponsoring Organization: University of Mount Union

Covered population(s): Study Abroad Students and Faculty

Under this policy, the coverages and benefits listed in the proposal dated December 11, 2013, will be effective on March 1, 2014. The premium rates provided are valid through February 28, 2015, as long as both parties sign this proposal within 45 days of the date on which it was created. For coverage details, please see the benefits in section III of this proposal. At the end of the coverage period, **HTH Worldwide** will notify UNIVERSITY OF MOUNT UNION of the next policy period's rates. If UNIVERSITY OF MOUNT UNION would like to terminate the plan, it must provide written notice and a reason for cancellation to HTH Worldwide.

The Premium rates for this plan are:

HealthSelect Overseas \$100,000 []

	Age	Participant	Spouse	Child	Children
Daily	Up to 74	\$1.43	\$4.28	\$2.14	\$4.28

HealthSelect Overseas Platinum \$250,000 []

	Age	Participant	Spouse	Child	Children
Daily	Up to 74	\$1.53	\$4.55	\$2.29	\$4.58

Please select the policy chosen with an **[X]**

HTH Worldwide is dedicated to providing the highest level of service in the industry. We understand your selection of a medical insurance partner is a critical decision and we appreciate the opportunity to work with you to provide the best health plans and services to your participants.

BCS INSURANCE COMPANY
BLANKET PROGRAM
PARTICIPATING ORGANIZATION BLANKET APPLICATION/REQUEST TO PARTICIPATE
 Administered by:
 HTH Worldwide Insurance Services, Inc
 One Radnor Corporate Center, Suite 100
 Radnor, Pennsylvania 19087

Policy Number: To be Assigned

Legal Institution Name: University of Mount Union

Address: 1972 Clark Avenue

Phone No.: _____

Address: _____

Fax No.: _____

City, State & Zip Code: Alliance, OH 44601

Contact for Administration & Eligibility: Sarah Dellinger

Phone No.: 330-823-3864

Contact for Billing: same

Phone No.: _____

of Students: 140-160 # Eligible: 140-160 # of Student with Dependents: n/a

Participating Organization's Requested Effective Date: 3/1/14

We elect to offer the following Coverage to our

Students: Blanket Student Health Plan Other

If Other, please describe: _____

The Participating Organization agrees to participate in the HTH Student Group Insurance Trust. The Participating Organization acknowledges that as a Participating Organization, the Participating Organization is establishing this Blanket insurance plan for the benefit of its students.

The insurance coverage requested and requested effective date must be approved by **HTH Worldwide** under its current rules and practices, including Evidence of Insurability and Pre-Existing Condition provisions. All materials describing this coverage must be approved in writing by **HTH Worldwide** prior to distribution. Note: Premium rates quoted were based on the data submitted to **HTH Worldwide**. Final premium rates may be determined on the basis of the actual composition of the group of persons who become insured. I represent that the statements contained in this application are true and complete to the best of my knowledge and belief, and I understand that they form the basis for **HTH Worldwide** approval of the coverage requested.

Applicant hereby accepts the quote and requests coverage designated by HTH Worldwide and appoints HTH Worldwide Insurance Services, Inc as its representative for the placement of this health insurance plan.

FRAUD NOTICES

Arkansas: 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.

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 or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia: 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.

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.

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.

Louisiana: 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: 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.

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.

New Mexico: 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.

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 also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio: 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: 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.

Tennessee: 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.

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, and denial of insurance benefits.

Signed by Participating Organization: _____
Name Title

Date: ____ / ____ / ____
MM DD YYYY

BCS Insurance Company Representative: Andrew G. Conn
Andrew G. Conn, Chief Operations Officer, Worldwide Insurance Services, LLC
Authorized Representative for BCS Insurance Company

BCS Insurance Company
c/o HTH Worldwide, One Radnor Corporate Center, Suite 100
Radnor, Pennsylvania 19087
Questions Call: 1-610-254-8700