

Erickson-Larsen, Inc.  
 Maple Grove, MN  
 E-mail: AppsMnOffice@ericksonlarseninc.com



**STONEBRIDGE**  
**UNDERWRITERS**  
**TATTOO & BODY PIERCING**

Bjornson/Sentinel-E&L  
 Fargo, ND  
 E-mail: AppsNdOffice@ericksonlarseninc.com

**INSURANCE APPLICATION**

1. First Named Insured: \_\_\_\_\_  
 (First Named Insured is responsible for premium payment, cancellation and changes – refer to policy wording.)
2. Type of Entity:  Individual  Joint Venture  Partnership  Organization (incl. Corporation)  LLC  Trust
3. Other Insureds: \_\_\_\_\_  
 Relationship to the First Named Insured: \_\_\_\_\_
4. Mailing Address: \_\_\_\_\_  
 Street City County State ZIP Code
5. Contact Name: \_\_\_\_\_ Phone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_  
 Email address: \_\_\_\_\_ Website Address: \_\_\_\_\_
6. Effective Date Desired: \_\_\_\_\_
7. Mortgagor (M) Additional Insured (AI) and Loss Payees (LP):

Type	Name	Address	City	State	Zip Code

8. Property Location Information

Loc. No.	Street Address	City	County	State	Zip Code
1					
2					
3					

9. Loss Information – (Loss Information for the past three years is required. If no insurance – state no insurance.)

Year	Carrier	Policy No.	Incurred Losses	Description of Loss

**Coverages**

Property (a schedule of buildings may be attached in lieu of completing the schedule below)

Loc. No.	Bldg #	Coverage	Limit of Insurance	ACV, RC or Agreed	Co-Insurance	Constr. Class	PC	Ded.
					80%			
					80%			
					80%			
					80%			

Optional Exclusions:  Theft  Vandalism  Windstorm/Hail

**Coverage Extensions:**

The following coverages are provided without additional charge at the limit indicated. For higher limits please indicate desired limit in space below.

Coverage	Limit Provided	Desired Limit	Coverage	Limit Provided	Desired Limit
Accounts Receivable	\$10,000		Money & Securities - Inside	\$2,500	
Business Computer Media/Data	\$10,000		Money & Securities - Outside	\$1,000	
Employee Dishonesty	\$5,000		Outdoor Property	\$10,000	
Extra Expense	\$1,000		Personal Effects	\$10,000	
Fine Arts	\$10,000		Property Off Premises	\$10,000	
FD Service Charge	\$2,000		Valuable Papers	\$10,000	

**General Liability Limits**

Per Occurrence: \$ \_\_\_\_\_

Aggregate: \$ \_\_\_\_\_

Hired and Non-Owned Liability:  Exclude  Include

Employee Benefits Liability:  Exclude  Include

Body Piercing Forms:  Basic (Ears, Navel, Lip and Nose)  Broad (Basic plus eyebrows, nipples, genitals & tongue)

Disease Sublimit (\$25,000/\$25,000)  Exclude  Include

Assault & Battery (\$25,000/\$25,000)  Exclude  Include

**UNDERWRITING INFORMATION**

**General Section**

1. Operation Profile

		Operations	
Total Sales	\$	Years in Business	_____ yrs
Jewelry Sales	\$	Hours Open	_____ To _____
Payroll	\$	# of Yrs Records Retained	_____ yrs

2. Staffing and Revenue

Personnel	Number of	% WORK in TATTOO	% WORK IN PIERCING	TOTAL
Full Time Artists				
Part Time Artists				
Apprentice				
Independent Contractors				
<b>TOTAL</b>				<b>100%</b>

\*\*\*Get copy(s) of Independent Contractors Additional Insured Certificate naming our insured on their Policy (if we are not covering) Exclude Independent Contractors if not covered

3. Management Personnel:

Name	Age	Length of Employment	Years Experience

**GENERAL LIABILITY UNDERWRITING**

1. Are you a member of a State or National Tattoo or Body Piercing Association?  Yes  No  
If yes: which association: \_\_\_\_\_
2. Are you licensed by the state or city and meet all city or state regulations?  Yes  No
3. Do you perform body piercing or tattooing on minors?  Yes  No  
If yes, please explain: \_\_\_\_\_
4. Do you perform body piercings?  Yes  No  
Please indicate which body parts piercings are performed on:  
 Eyes  Ears  Lips  Tongue  Navel  Nipples  Genitals  
 Other: \_\_\_\_\_
5. Do you require waivers on all of your clients and maintain copies on file?  Yes  No
6. Do you use new needles for each new client?  Yes  No
7. Do you use new gloves for each new client?  Yes  No
8. Do you have written sterilization, sanitation and safety standards?  Yes  No
9. Do you obtain a medical history on every client?  Yes  No
10. Do you provide clients with materials on aftercare of tattoos and/or body piercings?  Yes  No
11. Do you validate the age of all clients?  Yes  No
12. Do you videotape procedures for documentation procedures?  Yes  No
13. Do you have a policy for handling intoxicated persons?  Yes  No  
If no, do ever allow intoxicated persons to have tattoos or piercings?  Yes  No
14. Do you have Blood Borne Pathogen Training?  Yes  No
15. Do you have an Autoclave System?  Yes  No
16. If you sell jewelry, is all Jewelry manufactured in the U.S?  Yes  No
17. Do you have a private piercing room?  Yes  No

18. Are you contracted with a bio waste disposal firm?  Yes  No  
 19. Are sharps waste containers used in your studio?  Yes  No  
 20. Are artists trained in CPR and First Aid?  Yes  No  
 21. Please describe your sterilization methods you employ:

- 
22. Has anyone ever claimed to have contracted HIV, Herpes, or AIDS from you?  Yes  No  
 23. Do you perform tattoo or body piercing work away from your studio?  Yes  No  
 24. Do you employ apprentices? If yes, attach a detailed description of the training program.  Yes  No  
 25. Do you purchase ink supplies from overseas suppliers or distributors?  Yes  No  
 26. Do you do eye-shadowing permanent make-up?  Yes  No  
 27. Do you do any "Areola Pigmentation"?  Yes  No  
 If yes, please complete and submit the Consent Form for Areola Pigmentation.  
 28. Do you have any other operations beside Tattooing and Body Piercing?  Yes  No  
 If yes, please describe: \_\_\_\_\_  
 28. Do you have 24 hour video surveillance in use on the premises?  Yes  No  
 a. If yes, how many cameras? \_\_\_\_ b. Do they have nightvision?  Yes  No  
 29. If you own your building, do you lease space to others?  Yes  No  
 If yes, to whom: \_\_\_\_\_ sg.feet leased: \_\_\_\_\_

**PROPERTY UNDERWRITING**

1. **Building Information (indicate year of updates – attach a separate sheet if necessary)**

Prem #	Bldg. Age	Roof	HVAC	Plumbing	Electrical	Sprinklered (Circle One)	Fire Alarm* (Circle One)
1						Yes No	L P CS
2						Yes No	L P CS

\* (L=local, P=Police Connected, CS= Central Station)

2. Have you or anyone with a financial interest in the property been convicted of arson, fraud, or other crime related to loss of property owned now or during the past five years?  Yes  No  
 3. Distance to nearest fire hydrant? \_\_\_\_\_ Distance to nearest Fire Department? \_\_\_\_\_  
 4. Are pre-employment background checks performed on all employees?  Yes  No  
 5. Is there a weapon kept on premises?  Yes  No  
**\*\*Assault & Battery Exclusion applicable if weapon on premises**

I DECLARE THAT THE STATEMENTS MADE IN THIS APPLICATION ARE COMPLETE AND TRUE.

Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an Insurer, submits an application or files a claim containing false or deceptive statement may be guilty of insurance fraud and subject to fines and/or imprisonment.

\_\_\_\_\_  
Signature of Applicant Title Date

\_\_\_\_\_  
Signature of Producing Agent Date

\_\_\_\_\_  
Agent Name and Address Phone Number

**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.

5-6-10