



Richmond National Insurance Company
11013 West Broad Street, Suite 300
Glen Allen, VA 23060

RENEWAL APPLICATION

SCHOOL BOARD LEGAL LIABILITY

I. INSTRUCTIONS

1. All application questions must be fully answered. If more space is needed, continue on a separate sheet and indicate the question number.
2. If a question does not apply, write "N/A".

II. APPLICANT INFORMATION

1. Legal Name of Entity: _____
2. Current Richmond National policy number: _____
3. Human Resource Contact: Name _____
 Email _____
 Phone Number _____
4. Address: _____
City: _____ State: _____ Zip Code: _____
County: _____
5. Entity's website: www. _____

6. Please indicate the following:

	Current Year	Last Year	Next Year Estimate
Teacher/Student Ratio			
Teacher/ Student Ratio Average Class Size			

7. Student Enrollment:

	Current Year		Last Year		Next Year Est.	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
K-8						
9-12						
Pre-school						
2 or 4 year undergraduate						
Graduate						
Other:						

TOTAL						
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8. Employee Count:

	CURRENT YEAR	
	Full Time	Part Time
Certified Teaching Faculty		
Non-certified Teaching Faculty		
Medical Personnel		
Administration		
Counselors / Psychologists		
Volunteers		
Security/ Law Enforcement		
Other (Specify):		
TOTAL		

9. Have you had on-site monitoring visits by state or federal regulatory agencies? ☐ Yes ☐ No
If yes, provide name of agency and purpose of visit: _____

III. OPERATIONAL ADMINISTRATIVE INFORMATION

1. Is the educational entity accredited? ☐ Yes ☐ No
 List accrediting organization: _____
 Date of last review: _____
2. Has the entity or any of the entity's academic programs lost accreditation, been placed on probation or been deemed unable to gain accreditation in the last twelve (12) months? ☐ Yes ☐ No
If yes, please explain: _____

3. Has the entity added or eliminated any academic programs, including music, arts or athletic program in the last twelve (12) months or do you plan to add or eliminate in the next twelve (12) months? ☐ Yes ☐ No
If yes, please explain: _____

4. Have there been any school openings, mergers, or closings or are there any plans to do so in the next twelve (12) months? ☐ Yes ☐ No
If yes, please explain: _____

5. Do you expect a reduction in staff in the next eighteen (18) months? ☐ Yes ☐ No
If yes, has an attorney reviewed the staff reduction plan? ☐ Yes ☐ No

6. Did any of the following take place in the last twelve (12) months?

A.	Strike, slowdown or other disruption	<input type="checkbox"/> Yes <input type="checkbox"/> No
B.	Layoff of staff or reduction in service	<input type="checkbox"/> Yes <input type="checkbox"/> No
C.	Disputes involving integration, segregation, discrimination, or violations of civil rights?	<input type="checkbox"/> Yes <input type="checkbox"/> No
D.	Has any employee been suspended, dismissed, demoted transferred or tenure contract non-renewed?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes to any of the above, provide full details: _____

7. Does the entity operate daycare facilities or services? ☐ Yes ☐ No

If yes, please explain: _____

8. Has entity been criticized by the state board of education? ☐ Yes ☐ No

9. Is the entity operating under a court's supervision? ☐ Yes ☐ No

If yes, please explain: _____

10. In the past year, have you had any violent acts involving threats of violence involving weapons/guns or threats of violence at any school, including bomb threats? ☐ Yes ☐ No

If yes, how many and the type of violence/threat: _____

11. Do Guidelines provide for administrative hearings and appeals? ☐ Yes ☐ No

a. How many hearings/ appeals have taken place in the last twelve (12) months? _____

b. How many hearings/ appeals from "10A" are in the area of special education? _____

c. In what areas? _____

12. Do you have written policies and procedures that addresses student sexual orientation & gender identity? ☐ Yes ☐ No

IV. FINANCIAL INFORMATION

1. Provide budget figures for the past three years:

YEAR	REVENUE	EXPENDITURES

Provide an explanation for any budget deficits: _____

2. Has state or federal aid been reduced or eliminated in the past year? ☐ Yes ☐ No
3. Do you expect a budget reduction in the next year? ☐ Yes ☐ No
- a. If yes, how much? \$ _____
- b. What programs will be affected? ☐ Programs ☐ Personnel ☐ Other: _____
4. What is the amount of outstanding bonds? _____
5. Latest bond rating (Moody's or Standards & Poor's) _____
6. Has any bond been defeated in the past 3 years? ☐ Yes ☐ No
- If yes, what was bond for? _____
7. Has your public entity been in default on principal or interest of any bond? ☐ Yes ☐ No

V. INSURANCE AND LOSS HISTORY

1. Current general liability carrier: _____
- Expiration Date: _____
- Limits: _____
2. Does any board member, employee or volunteer have any knowledge of any negligent act, error, omission, or breach of duty which may reasonably be expected to give rise to a claim? ☐ Yes ☐ No
3. Is the Applicant aware of any claims, acts, omissions, incidents, or circumstances Which might reasonably be expected to be the basis of a claim or suit? ☐ Yes ☐ No

VI. FRAUD WARNINGS

General Fraud Warning: 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 Notice to Applicants 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.
Alaska	A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
Arizona	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	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.
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.
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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
Delaware	Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
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.
Florida	Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
Idaho	Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.
Indiana	A 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.
Kentucky	Any person who knowingly and with intent to defraud any insurance company or other person files a 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.
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.
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.
Minnesota	A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.
New Hampshire	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	Claim: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. 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	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	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.
Pennsylvania	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.
Rhode Island	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.
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.
Virginia	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.
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.

VII. NOTICE TO APPLICANT

NOTICE: THE INSURANCE COVERAGE FOR WHICH THE APPLICANT IS APPLYING IS WRITTEN ON A CLAIMS MADE AND REPORTED POLICY, WHICH APPLIES ONLY TO **CLAIMS** FIRST MADE AND REPORTED DURING THE **POLICY PERIOD** AS STATED IN THE DECLARATIONS, OR ANY APPLICABLE **EXTENDED REPORTING PERIOD**. THE LIMIT OF LIABILITY TO PAY **DAMAGES** WILL BE REDUCED AND MAY BE EXHAUSTED BY **CLAIM EXPENSES**, AND **CLAIM EXPENSES** MAY BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT, IF APPLICABLE. IN NO EVENT WILL WE BE LIABLE FOR **DAMAGES** OR **CLAIM EXPENSES** IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY. IT IS IMPORTANT THAT YOU REPORT ANY KNOWN CLAIMS AND/OR CIRCUMSTANCES OR INCIDENTS THAT COULD RESULT IN A CLAIM TO YOUR CURRENT INSURER OR PURCHASE AN EXTENDED REPORTING PERIOD ENDORSEMENT TO POTENTIALLY COVER SUCH CLAIMS AND/OR CIRCUMSTANCES OR INCIDENTS. WE WILL NOT PROVIDE COVERAGE, AND COVERAGE IS EXPRESSLY EXCLUDED, FOR CLAIMS AND/OR CIRCUMSTANCES OR INCIDENTS OF WHICH THE APPLICANT HAS KNOWLEDGE AND/OR IS AWARE PRIOR TO THE EFFECTIVE DATE OF THIS POLICY, IF OFFERED AND ACCEPTED. PLEASE READ THE ENTIRE **APPLICATION** CAREFULLY BEFORE SIGNING.

VIII. REPRESENTATION AND WARRANTY

The Applicant acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation. The Applicant represents and warrants that the above statements and particulars together with any attached or appended documents are true and complete and do not misrepresent, misstate, or omit any material facts. The Applicant agrees it has a continuing obligation to notify us of any material changes in the answers to the questions on this questionnaire which may arise prior to the effective date of any policy issued pursuant to this questionnaire and the Applicant understands that any outstanding quotations may be modified or withdrawn based upon such changes at our sole discretion. Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance. All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

Name of Applicant:		
Signature of person authorized to execute on behalf of the applicant:		Date:
Print name and title of person authorized on behalf of the applicant:		
Agent/Broker Name:		