## PERSONAL INLAND MARINE SECTION

### GENERAL INFORMATION

**ACORD 281 (2016/05)**

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**EXPLAIN ALL "YES" RESPONSES**

1. ANY PROTECTIVE DEVICES / SYSTEMS IN USE?

2. WILL ANY PROPERTY BE EXHIBITED?

3. WILL ANY SPECIAL RESTRICTIONS / ENDORSEMENTS APPLY?

4. IS ANY PROPERTY USED PROFESSIONALLY / COMMERCially?
## SCHEDULE OF PROPERTY

<table>
<thead>
<tr>
<th>SCHD #</th>
<th>ITEM #</th>
<th>DESCRIPTION</th>
<th>FORMAL APPRAISAL? (Y / N)</th>
<th>VALUATION DATE (Purchase or Appraisal)</th>
<th>AMOUNT OF INSURANCE</th>
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## BINDER

**INSURANCE BINDER**

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<th>EFFECTIVE DATE</th>
<th>EXPIRATION DATE</th>
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**TIME**

- 12:01 AM
- NOON

**COVERAGE IS NOT BOUND**

**IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY:**

**THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.**

**THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE.**

**APPPLICABLE IN ARIZONA:** Binders are effective for no more than 90 days. **APPPLICABLE IN COLORADO:** The insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy. **APPPLICABLE IN MARYLAND:** The insurer has 45 business days, commencing from the effective date of coverage, to confirm eligibility for coverage under the insurance policy. **APPPLICABLE IN MICHIGAN:** The policy may be cancelled at any time at the request of the insured. **APPPLICABLE IN MONTANA:** No binder shall be valid beyond the issuance of the policy with respect to which it was given or beyond 90 days from its effective date, whichever period is the shorter. If the policy has not been issued, a binder may be extended or renewed beyond such 90 days with the written approval of the insurer. **APPPLICABLE IN OKLAHOMA:** All policies shall expire at 12:01 AM standard time on the expiration date stated in the policy. **APPPLICABLE IN OREGON:** Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director of the Department of Consumer and Business Services.
Applicable in AL, AR, DC, LA, MD, NM, RI and WV
Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CO
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.

Applicable in FL and OK
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)*. *Applies in FL Only.

Applicable in KS
Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA
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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in KY Only.

Applicable in ME, TN, VA and WA
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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ
Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR
Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR
Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars ($5,000) and not more than ten thousand dollars ($10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

APPLICANT’S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

PRODUCER’S SIGNATURE
PRODUCER’S NAME (Please Print)
STATE PRODUCER LICENSE NO
(Required in Florida)

APPLICANT’S SIGNATURE
DATE
NATIONAL PRODUCER NUMBER