



# Auto eXposure Liability for Environmental (AXLE)

### **Trucking Eligibility Statement**

The following transportation exposure classes are NOT eligible for the AXLE product:

- 1. Except with regard to food grade materials and liquids, no tanker trucks (*inclusive of intermodal tank containers*), or other automobiles transporting bulk liquids or gases in containers with capacity greater than 500-gallons;
- 2. Any of the following Classes of Cargo:
  - DOT Hazard Class 1: Explosives;
  - DOT Hazard Class 2.3: Poisonous Gas;
  - DOT Hazard Class 6: Toxic Substances and Infectious substances;
  - DOT Hazard Class 7: Radioactive material. This prohibition does not apply to the transportation of medical or other waste containing low-level amounts of radioactive material.
- 3. Any account with the following:
  - Emergency Response Vehicles
  - Livery, Buses, or any Public Transport.
- 4. Any account that has less than three (3) consecutive years of experience operating under their own name and operating authority.
- ☐ By checking this box I acknowledge that I have read the above eligibility requirements and this truck risk complies.

### **Applicant Information**

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Please enter the details of the prospective insured below.					
USDOT Number					
Name of Applicant					
DBA (Doing business as)					
Business Mailing Address					
City		State		Zip	
Principal Contact First Name Principal		Contact Last Name			
Email Address		Telephone Number			
Website Address					
Please enter the total number of Power Units in the Applicant's fl		et		Yes	No
Is the insured a Freight Broker?					
Desired Limits of Liability and Retention Amount (up to \$5mm):					
Each Loss Limit \$	Aggregate Limit \$		Retention Amount \$		
Each Loss Limit \$	Aggregate Limit \$		Retention Amount \$		
Each Loss Limit \$	Aggregate Limit \$	·	Retention Amount \$		

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Iru	ick Information	Yes	s No
1.	During the requested policy term, will the applicant carry the broadened pollution endorsement CA 99 48, or equivalent with minimum limits of \$1,000,000?		
2.	In the last three (3) years, has the applicant experienced any pollution related loss associated with transported cargo?		
3.	Are more than 10% of the applicant's drivers under the age of 23 Years?		
4.	Does the applicant use self-driving trucks?		ı 🗆
5.	Has the applicant had any auto liability coverage canceled or non-renewed for reasons other than non-payment within the last three (3) years?		
6.	Does the applicant haul hazardous material in bulk?		ı 🗆
	Bulk hazardous material is (i) a bulk packaging having a capacity of 3,500 gals. for liquids or gases, or more than 468 cubic feet for solids; or (ii) a shipment in other than bulk packaging of 5,000 lbs. gross weight.		
7.	7. Does the applicant haul any hazardous or non-hazardous waste?		I 🗆
Sit	e Eligibility Statement		
	qualify for Site Pollution Coverage, the applicant's Sites can consist of ONLY the following uses: Truc minals, Truck Stops, Parking, Vacant Land, Office, and Warehouses.	k Yard, Tru	uck
	By checking this box I acknowledge that I have read the above eligibility requirements and this Site	risk comp	lies.
Sit	e Pollution Information		
		STs ntents	Age
	Site Type Address Capacity Col	itents	Aye
For	any Site entered above:	Yes	No
1.	Within the last three (3) years has the applicant been involved in any pollution incidents in excess of \$10,000 at any location to be covered?		
2.	Do any conduct major auto body repair on premises?		
	Routine maintenance such as truck cleaning, work on tires, lights or mechanical fluids does not constitute major auto body repair.		
3.	Do any have any cold storage warehouses on the premises that use anhydrous ammonia?		
Cla	Claims		
In the last five years have any claims been made or legal actions, including regulatory actions, been brought against the applicant for environmental or pollution related incidents?			
At the time of signing this application, are the prospective Insureds aware of any circumstances that may reasonably be expected to give rise to a claim against any insured or otherwise generate a request for coverage under this Policy?			П

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#### Fraud Statement

The undersigned applicant declares and represents that to the best of their knowledge and belief, the statements set forth herein are true. The undersigned further declares that any occurrence or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the insurer and the insurer may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance.

The insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this application. The decision of the insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the insurer and shall not stop the insurer from relying on any statement in this application in the event the policy is issued. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing false information concerning any material fact thereto, or conceals information for the purpose of misleading, commits a fraudulent insurance act, which is a crime.

### Warranty Statement

Warranty, Authorized Signature, and Continuing Duty to Update

The undersigned is an authorized representative of the prospective First Named Insured, and acknowledges that the information provided with the Application, including all supplements, attachments and replies to underwriter inquiries, and applications from other insurance companies which have been submitted to Starfish Specialty and made a part of this application:

- 1. Will be relied upon by Great American Insurance Companies in determining the acceptability of the prospective Insureds and the premium amount to be charged;
- 2. Are true, accurate and complete; and
- 3. Will be considered an integral part of any resultant insurance contract.

The undersigned further agrees that the prospective Named Insured(s) has a continuing duty, through date of policy inception, to update this Application, including all supplements, attachments and replies to underwriter inquiries.

Completion of this application does not bind coverage. The applicant's acceptance of the Company's quotation is required before the applicant may be bound and a policy issued.

Signature of Authorized Applicant	Signature of Broker/Agent		
Print Name	Print Name		
Date	Date		
Title	Signed by Licensed Resident Agent		
	(Where Required By Law)		

This Statement is provided to you with the insurance application or claim form that you are filing. READ the applicable Fraud Warning Statement for the state in which your claim or application is being made before executing and submitting the attached document to the Insurer or your agent.

#### **Insurance Fraud Warning Statement**

## **ALABAMA** §27-12A-20

At least one of the following forms: Claim release forms, applications, reinstatements for insurance, participation agreements, declaration pages, and claim documents, regardless of the method or form of transmission:

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

### All insurance claim forms:

§21.36.380

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.

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## **Insurance Fraud Warning Statement Continued**

Illisurance i radu v	varning Statement Continued
<b>ARIZONA</b> §20-466.03	All insurance claim forms:  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.
<b>ARKANSAS</b> §23-66-503	Claim forms, proofs of loss, or any similar documents, however designated, seeking payment or benefit pursuant to an insurance policy, and applications for insurance, regardless of the form of transmission:  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.
<b>CALIFORNIA</b> §1871.2 §1879.2	All insurance applications, all forms upon which an insured can make changes to an existing policy, and all claim forms: 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 payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
<b>COLORADO</b> §10-1-128	All insurance applications, or all policy forms, or all claim forms:  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 policy- holder 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.
DELAWARE 11 §913	All insurance claim forms:  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 §22-3225.09	All insurance applications and claim forms:  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.
<b>FLORIDA</b> §817.234	All insurance applications and claim forms:  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.
<b>IDAHO</b> §41-1331	All insurance claim forms:  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.
<b>INDIANA</b> §27-2-16-3	All insurance claim forms:  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.
<b>KENTUCKY</b> §304.47-030	All insurance claim forms:  Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing 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.
	All insurance application forms:  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.
<b>LOUISIANA</b> §40:1424	All insurance applications and claim forms:  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.

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#### **Insurance Fraud Warning Statement Continued** All insurance applications and claim forms: MAINE It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for 24-A §2186(3) the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. **MARYLAND** All insurance applications and claim forms: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or §27-805 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** All insurance claim forms: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime. §60A.955 **NEW** All insurance claim forms: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of **HAMPSHIRE** claim containing any false, incomplete or misleading information is subject to prosecution and punishment §402:82 for insurance fraud, as provided in RSA638:20. **NEW JERSEY** All insurance claim forms: Any person who knowingly files a statement of claim containing any false or misleading information is §17:33A-6 subject to criminal and civil penalties. All insurance application forms: **NJAC** Any person who includes any false or misleading information on an application for an insurance policy is 11:16-1.2 subject to criminal and civil penalties. **NEW MEXICO** All insurance applications and claim forms: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly §59A-16C-8 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** All insurance applications and claim forms except auto: Any person who knowingly and with intent to defraud any insurance company or other person files an §403(d) application for insurance or statement of claim containing any materially false information, or conceals for 11 NYCRR the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance §86.4 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 All insurance applications and claim forms: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an §3999.21 application or files a claim containing a false or deceptive statement is guilty of insurance fraud. **OKLAHOMA** All insurance applications, policy and claim forms: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any §3613.1 claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. **PENNSYLVANIA** All insurance applications and claim forms: Any person who knowingly and with intent to defraud any insurance company or other person files an 18 Pa.C.S. § application for insurance or statement of claim containing any materially false information or conceals for the 4117 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** All insurance applications and claims forms: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly §27-29-13.3

§27-54.1-3

presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## **TENNESSEE**

§56-53-111

#### All insurance applications and claim forms:

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.

## **Insurance Fraud Warning Statement Continued**

<b>TEXAS</b> §704.002(a)	All insurance claim forms:  Any person who knowingly presents a 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.
<b>VIRGINIA</b> §52-40	All insurance applications and claim forms:  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.
<b>WASHINGTON</b> §48.135.080	All insurance applications and claim forms:  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 §33-41-3	All insurance applications and claim forms:  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.

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