

**Lawyers' Professional Liability Insurance**

**CLAIMS MADE WARNING FOR APPLICATION**

**THIS PROPOSAL FORM IS FOR A CLAIMS MADE AND REPORTED POLICY, RELATING TO CLAIMS MADE AGAINST THE INSURED DURING THE POLICY PERIOD, THE AUTOMATIC EXTENDED REPORTING PERIOD OR THE PURCHASED EXTENDED REPORTING PERIOD, IF APPLICABLE.**

1. Name of Applicant Firm \_\_\_\_\_

**APPLICANT FIRM'S INSTRUCTIONS**

**IF SPACE IS INSUFFICIENT TO ANSWER ANY QUESTIONS FULLY, PROVIDE SEPARATE ATTACHMENTS.**

2. Environmental Experience

Name of Each Attorney Who Performs Environmental Work	Number of Years Environmental Experience	Percentage of Time Devoted to Specialization

3. Provide a list of the Applicant Firm's major environmental clients. \_\_\_\_\_

4. What type of work is provided (e.g., CERCLA, SARA, RCRA, other)? \_\_\_\_\_

- 5. Does the Applicant Firm render opinions regarding liability for "clean-up" expenditures including "super lien" liability?  Yes  No
- 6. Does the Applicant Firm render opinions regarding compliance of clients operating within environmental laws?  Yes  No
- 7. Does the Applicant Firm recommend Environmental Due Diligence Audits?  Yes  No  
 If "Yes", does the Applicant Firm have a written procedure which addresses the firm's referral of environmental consultants to the firm's clients?  Yes  No  
 (a) If "Yes", does the procedure require recommendation of at least 2 consultants and require the client to select one?  Yes  No  
 (b) If "Yes", does the procedure require written confirmation of the communications with the client verifying the client's responsibility for both the engagement decision and any resultant risks?  Yes  No
- 8. Does the Applicant Firm interpret Environmental Compliance Audits for its clients?  Yes  No
- 9. Does the Applicant Firm have written procedures which address the conduct of employees relative to the handling of material, confidential information concerning environmental audits or investigation of transaction related parties?  Yes  No  
 If "Yes", does the Applicant Firm have a written procedure which requires investigation of potential material, environmental risks before resolution of price and other central terms and conditions?  Yes  No
- 10. Does the Applicant Firm have a procedure to ensure that its clients disclose all material environmental liabilities?  Yes  No  
 If "Yes", in writing?  Yes  No
- 11. Does the Applicant Firm have a procedure which requires its attorneys to perform a thorough review with the client of the economic impact of known environmental considerations and potential benefits of further identification or quantification of environmental risks transactions with potential, material environmental exposure?  Yes  No  
 If "Yes", in writing?  Yes  No
- 12. Does the Applicant Firm provide legal services in connection with leasing or property transfers?  Yes  No  
 If "Yes", does the Applicant Firm have written procedures regarding the evaluation of:  
 (a) Whether the type of business in question creates, or may in the past have created, environmental problems?  Yes  No  
 (b) Whether any real or personal property owned or leased, now or in the past, or property to be acquired, is likely to be contaminated by hazardous substances (e.g., asbestos, lead, or PCBs)?  Yes  No  
 (c) Whether any specific site locations owned or leased, now or in the past, or property to be acquired is located in, or adjacent to, ecologically sensitive areas (e.g., wetlands, flood plains, aquifers, conservation areas, etc.)?  Yes  No
- 13. Does the Applicant Firm have a procedure requiring the preservation of written records of its lawyers in connection with directions received from clients and client acknowledgment of actions taken?  Yes  No  
 If "Yes", in writing?  Yes  No
- 14. Does the Applicant Firm have a written procedure requiring the preservation of the written records of the firm in

# Carolina Casualty Insurance Company

- connection with any documentation concerning disclosure of site contamination?  Yes  No  
 If "Yes", in writing?  Yes  No
15. Does the Applicant Firm have a written procedure requiring the preservation of the written records of the firm in connection with documentation of investigation of sites to discover environmental damage?  Yes  No  
 If "Yes", in writing?  Yes  No
16. Does the Applicant Firm have a written procedure requiring all attorneys to participate in seminars on current environmental topics and developments and/or to attend continuing legal education seminars on environmental developments?  Yes  No  
 If "Yes", in writing?  Yes  No
17. Has any client, including but not limited to, all past and present parent subsidiaries, divisions, or spin-offs, ever been fined, penalized, cited, or sued for violation of any federal, state, or local environmental law or regulation?  Yes  No

I understand that the information submitted herein becomes a part of the Applicant Firm's Lawyers' Professional Liability Proposal Form and is subject to the same representations and conditions.

	Title:
--	--------

Signature of Partner, Owner, Officer or Principal	Dated:
---	--------

Print Name Please submit this Proposal Form including appropriate documentation to:  
Monitor Liability Managers, Inc., 2850 West Golf Road, Suite 800, Rolling Meadows, IL 60008-4034

	Dated:
--	--------

Submitted by (PRODUCER)	
-------------------------	--

--	--

AGENT'S NAME (Please Print Name Here) AGENT'S LICENSE NUMBER

**NOTICE TO COLORADO APPLICANTS:** 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 POLICY HOLDER 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.

**NOTICE TO NEW YORK APPLICANTS:** 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.

**NOTICE TO NEW MEXICO, PENNSYLVANIA APPLICANTS:** 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.

**NOTICE TO APPLICANTS OF KENTUCKY:** ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUDS OR DECEIVES ANY INSURER OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, IS GUILTY OF A CRIME AND IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO APPLICANTS OF FLORIDA, MINNESOTA, NEW JERSEY, OHIO, AND OKLAHOMA:** ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUDS OR DECEIVES ANY INSURER OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, IS GUILTY OF A FELONY AND IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO DISTRICT OF COLUMBIA, MASSACHUSETTS, TENNESSEE, AND VIRGINIA APPLICANTS:** 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.

**NOTICE TO MAINE APPLICANTS:** 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 OR DENIAL OF INSURANCE BENEFITS.