



APPLICATION FOR DISABILITY INSURANCE

PETERSEN INTERNATIONAL UNDERWRITERS

PART I.

FINANCIAL INFORMATION

	Current YTD 20__	Last Year 20__	Two Years Ago 20__
11. What was your gross earned income less business expenses, but before taxes from your profession?	US\$ _____	US\$ _____	US\$ _____
12. What was "other income" from dividends, interest, rents, royalties, estates and trusts, etc.? (Circle items.)	US\$ _____	US\$ _____	US\$ _____
13. a) What was contributed to IRA, HR10, qualified pension or profit-sharing plan?	US\$ _____	US\$ _____	US\$ _____
b) Is this included in #11? <input type="checkbox"/> Yes <input type="checkbox"/> No			

Please indicate the type of coverage and the amount of coverage that you are applying for.

14. Personal Overhead Expense Key Person Loan Indemnification Buy/Sell Other _____

15. Section I — Monthly Benefits (if applicable)

Monthly Benefit requested: _____ US\$
 Elimination Period requested: _____ Days
 Benefit Period requested: _____ Months

Section I - Optional Riders:

- Residual
- COLA
- Prime Flex (Loan Indemnification Only)
- Salary Replacement Rider (Overhead Expense Only)

16. Section II — Lump Sum Benefit (if applicable)

Principal Sum requested: _____ US\$
 Elimination Period requested: _____ Months

ADDITIONAL POLICY INFORMATION

17. Does your employer provide disability benefits or salary continuation benefits? Yes No

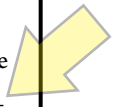
18. Please list all disability insurance (including individual, group, mortgage, and credit plans) for which you are applying, have in force, or are reinstating. If none, please indicate "None". None

Insurer	Issue Date	Personal DI Monthly Benefit	Business Overhead Monthly Benefit	Buy/Sell Disability	Other Disability

19. Are you terminating any existing policies listed above in order to qualify for the coverage now being applied for? Yes No
 If "Yes" please indicate the coverage that is to be terminated. _____

PLEASE INITIAL THE FOLLOWING

I have read or had read to me and understand each of the questions and statements on this entire application and no one has prevented me from spending as much time as I felt was necessary to understand this application. _____





APPLICATION FOR DISABILITY INSURANCE
PETERSEN INTERNATIONAL UNDERWRITERS

PART II.

MEDICAL INFORMATION CONTINUED

*If "Yes" is answered for any of the following questions please provide full details in the space below.
If there is not sufficient space, please attach your answers on a separate sheet.*

- 23. Have you used tobacco at any time within the last three years? Yes No
- 24. Has your weight increased or decreased more than 10 pounds within the last year? Yes No
- 25. Are you now taking/using prescription medication and/or nonprescription medication? Yes No
- 26. In the last 60 days, have you taken any medicines which are not listed in #25? Yes No
- 27. Within the last 5 years have you had or been advised to have a surgical operation or hospitalization? Yes No
- 28. Have you ever received or requested benefits or payments because of an injury or illness or disability? Yes No
- 29. Within the last 5 years have you had x-rays, electrocardiograms, blood studies or other diagnostic tests? Yes No
- 30. Have you or a parent, brother or sister ever had diabetes, high blood pressure, heart disease or mental illness? Yes No
- 31. Within the last 5 years have you had any procedures, examination or tests recommended which have not been completed? Yes No
- 32. Except as prescribed by a physician, have you ever used heroin, cocaine, codeine, barbiturates, amphetamines, hallucinogens, or other drugs? Yes No

Question #	Details of Conditions/Treatment	Date & Duration	Details and Degree of Recovery	Doctors & Hospitals with Addresses

(Use additional sheets if needed)

- 33. To the best of your knowledge and belief, are you in good health and free from any mental or physical impairment, except as described in this application? Yes No - If No, please provide details: _____

IT IS UNDERSTOOD AND AGREED:

- 1. that all answers to the questions on this application, to the best of my knowledge and belief, are complete and true,
- 2. that all answers on this application shall form the basis of the issuance of any coverage hereunder,
- 3. that in the event of any fraud, misstatement, concealment, or failure to disclose information in response to any question on this application, whether intentional or inadvertent, any insurance coverage issued based upon this application may become void, and no benefits shall be payable, and
- 4. the insurance hereunder applied for shall take effect on the date set forth on the certificate, if issued, provided the first premium and all requirements are received within 31 days of the effective date and there have been no changes to any questions on this application between the date of application and the effective date of the certificate.
- 5. I have read or had read to me and understand each of the questions and statements on this entire application.
- 6. No one has prevented me from spending as much time as I felt was necessary to understand this application.

Signature of Applicant Date: _____ Signature of Policy Owner - (if not Applicant) Date: _____

AUTHORIZATION TO RELEASE HEALTH RELATED INFORMATION

In Compliance with HIPAA Privacy Regulation

I, the proposed insured, authorize all Healthcare Providers that have been involved in my care, diagnosis or treatment including, but not limited to Physicians, Medical Practitioners, Hospitals, Clinics, Medically related facilities, Rehabilitation facilities, Laboratories, Pharmacy, Insurance or Reinsurance Company, Consumer Reporting Agency, to disclose my medical records to Petersen International Underwriter, or its assigned authorized agents/representative including, but not limited to: Secure Image Solutions, for the purpose of insurance underwriting or claims administration.

For purposes of this authorization, medical records shall include all health information pertaining to any medical history or physical condition and treatment received including, but not be limited to patient histories, progress notes, test results, X-ray/laboratory and other reports, psychiatric evaluations, drug and/or Alcohol Treatment, information and/or HIV Tests/Test Results, and any other pertinent medical information.

I understand and agree that Petersen International Underwriters may disclose my medical records and the information contained in those records to third parties such as insurance companies or insurance underwriters, attorneys, or to representatives of such third parties (including reinsurers and information agencies) for the purpose as stated in the above. Additionally it is understood that disclosure of medical conditions as they relate to my insurability may be disclosed to persons with a direct insurable interest. I also understand that when my medical records are disclosed pursuant to this Authorization, my medical records and the information contained in those records may be subject to re-disclosure by the recipient and may no longer be protected by Federal Privacy Laws.

I understand that I may revoke this Authorization, except to the extent that any health care provider or Petersen International Underwriters, has acted in reliance upon this Authorization. My revocation of this Authorization must be in writing to Petersen International Underwriters.

A copy of this signed Authorization is valid as the original. I have the right to a copy of this Authorization. This Authorization will expire 2 years after the date that I have signed this Authorization.

Printed Name of Proposed Insured

Date of Birth

Signature of Proposed Insured

Date

*Printed Name of Legal Representative (if other than Proposed Insured)

Relationship to the Proposed Insured

Signature of Legal Representative (if other than Proposed Insured)

Date

**If the individual whose information is being disclosed is a minor, a parent or legal guardian must sign.*



PETERSEN
INTERNATIONAL UNDERWRITERS

23929 Valencia Boulevard • Second Floor • Valencia, CA 91355
800.345.8816 toll-free • 661-254-0604 fax
www.piu.org • info@piu.org



DISABILITY DIVISION

Key Person Insurance Questionnaire

Name of Key Person: First _____ Middle _____ Last _____

Occupational Duties: _____
(Please be precise) _____

What does this person do that another person cannot do? _____

What financial loss would the firm suffer if this Key Person were disabled? _____

How long has this Key Person been working for the firm? _____

Gross salary, bonuses and commissions over the last three years:
US\$ _____ (Current) US\$ _____ (Last Year) US\$ _____ (Two Years Ago)

Firm Name: _____

Type of Business: _____ Number of Employees: _____

Is the Key Person an owner of the firm: Yes No What is the % of ownership? _____

What existing coverage is currently in force on the Key Person in which the firm is the beneficiary of any benefits of the insurance? Death (face amount): \$ _____ Disability: \$ _____

What is the basis for selecting these amounts of insurance? _____

Net profit/loss of the firm over the past three years:
US\$ _____ (Current) US\$ _____ (Last Year) US\$ _____ (Two Years Ago)

Is the Key Person or the firm a party to any legal proceeding at this time? Yes No If yes, provide details.

Form completed by:

Name: _____ Title: _____

Signature: _____ Date: _____

PETERSEN INTERNATIONAL UNDERWRITERS

23929 Valencia Blvd, Ste 215, Valencia, CA 91355

Tel (800) 345-8816 • Fax (661) 254-0604

piu@piu.org • www.piu.org