Application For Disability Insurance

Petersen International Underwriters

PART I.

Producer #:_____

Applicant's Name: First _____ M.I. _____ Last _____ Designation:_____

Date of Birth: _____ / _____ / _____ Height: _____ Weight: _____ Sex: ❑Male ❑Female

Address: _____

City _____ State _____ Zip Code _____

E-mail: _____ Telephone (_____) _____ - _____

Employer's Name: _____

Employer's Address: _____

City _____ State _____ Zip Code _____

Occupation: _____ Daily Duties: _____

Specialty: _____ Length of Service: _____

Policy Owner: _____ Loss Payee: _____

(If other than Insured) *(If other than Insured)*

Owner Address: _____

City _____ State _____ Zip Code _____

Payment Mode: ❑ Multi-Year Prepay ❑ Annual ❑ Semi-Annual ❑ Quarterly ❑ Monthly (EFT/CC)

Bill To: ❑ Applicant's Address ❑ E-mail ❑ Owner's Address ❑ Employer - Attn.: _____

(Please Select One) ❑ Other: _____

1. Are you actively at work? ❑ Yes ❑ No

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.

2. Is foreign travel or residence contemplated? ❑ Yes ❑ No
3. Has your occupation changed within the last 2 years? ❑ Yes ❑ No
4. Do you ever engage in hazardous sports or hobbies? ❑ Yes ❑ No
5. Are you a party to any legal proceeding at this time? ❑ Yes ❑ No
6. Are you aware of any fact that could change your occupation or financial stability? ❑ Yes ❑ No
7. Do you have or have you ever had a professional license for your occupation? ❑ Yes ❑ No
8. If the answer to Question 7 is "Yes" has that license ever been suspended, revoked, restricted or has there ever been any hearing, or is a hearing pending concerning that professional license? ❑ Yes ❑ No
9. Have you ever been convicted of any felony or misdemeanor or do you have any charges pending? ❑ Yes ❑ No
10. Have you or any business of which you had any ownership in filed for bankruptcy in the last 5 years? ❑ Yes ❑ No
11. Have you had a driver's license suspended or revoked in the last 3 years; been convicted of 3 or more moving violations; been convicted of driving while impaired or intoxicated? ❑ Yes ❑ No
12. Have you ever had disability, life, health, or accident insurance declined, postponed, cancelled, rated, or modified, or reinstatement of such refused? ❑ Yes ❑ No

Details: _____

_____

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. _____

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

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

16. If a proposal was obtained, please provide the proposal number being applied for (lower left corner): _____

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

18A. **Section I — Monthly Benefits (if applicable)**

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

18B. **Section I - Optional Riders:**

❑ Residual
❑ COLA
❑ Partial (Key Person Only)
❑ Prime Flex (Loan Indemnification Only)
❑ Salary Replacement Rider Requested: _____ (Overhead Expense Only)

19. **Section II — Lump Sum Benefit (if applicable)**

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

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

21. 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

If "None" was answered for question #21, please proceed to question #23.

22. 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. _____

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23. Primary care physician:
    a. Name & address: _____
    b. Date and reason last seen: _____
    c. Results of last visit: _____

24. Last healthcare provider seen:
    a. Name & address: _____
    b. Date and reason last seen: _____
    c. Results of last visit: _____

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.

25. Have you ever been evaluated or treated for any injury, condition or disorder involving the following?

a.	Eyes	☐ Yes ☐ No	aa.	Sleep apnea	☐ Yes ☐ No
b.	Ears	☐ Yes ☐ No	ab.	Gallbladder	☐ Yes ☐ No
c.	Nose	☐ Yes ☐ No	ac.	Convulsions/Seizures	☐ Yes ☐ No
d.	Cyst	☐ Yes ☐ No	ad.	Concussions	☐ Yes ☐ No
e.	Gout	☐ Yes ☐ No	ae.	Blood vessels	☐ Yes ☐ No
f.	Knees	☐ Yes ☐ No	af.	Lymph nodes	☐ Yes ☐ No
g.	Back/spine/neck	☐ Yes ☐ No	ag.	Intestinal tract including stomach	☐ Yes ☐ No
h.	Arms/hands/legs/feet	☐ Yes ☐ No	ah.	Urinary system	☐ Yes ☐ No
i.	Skin	☐ Yes ☐ No	ai.	Arthritis/joints /rheumatism	☐ Yes ☐ No
j.	Liver	☐ Yes ☐ No	aj.	Nervous system	☐ Yes ☐ No
k.	Heart	☐ Yes ☐ No	ak.	Growth/tumor	☐ Yes ☐ No
l.	Blood	☐ Yes ☐ No	al.	Unconsciousness	☐ Yes ☐ No
m.	Bones	☐ Yes ☐ No	am.	Circulatory system	☐ Yes ☐ No
n.	Throat	☐ Yes ☐ No	an.	Fainting/dizziness	☐ Yes ☐ No
o.	Hernia	☐ Yes ☐ No	ao.	Paralysis/weakness	☐ Yes ☐ No
p.	Cancer	☐ Yes ☐ No	ap.	High blood pressure	☐ Yes ☐ No
q.	Bladder	☐ Yes ☐ No	aq.	Disorder of the brain/brain injury	☐ Yes ☐ No
r.	Muscles	☐ Yes ☐ No	ar.	Mental/Emotional/Psychiatric	☐ Yes ☐ No
s.	Kidneys	☐ Yes ☐ No	as.	Lungs	☐ Yes ☐ No
t.	Glands	☐ Yes ☐ No	at.	Asthma	☐ Yes ☐ No
u.	Thyroid	☐ Yes ☐ No	au.	Allergies	☐ Yes ☐ No
v.	Pancreas	☐ Yes ☐ No	av.	Tuberculosis	☐ Yes ☐ No
w.	Diabetes	☐ Yes ☐ No	aw.	Respiratory system	☐ Yes ☐ No
x.	Chest pain	☐ Yes ☐ No	ax.	Reproductive system	☐ Yes ☐ No
y.	Headaches	☐ Yes ☐ No	ay.	Are you now pregnant?	☐ Yes ☐ No
z.	HIV/AIDS	☐ Yes ☐ No	**az.**	**Any condition not mentioned previously?**	☐ Yes ☐ No

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

(Use additional sheets if needed)

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. _____

PART II.

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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.

26. Have you used tobacco at any time within the last three years? ☐ Yes ☐ No
27. Has your weight increased or decreased more than 10 pounds within the last year? ☐ Yes ☐ No
28. Are you now taking/using prescription medication and/or nonprescription medication? ☐ Yes ☐ No
29. In the last 60 days, have you taken any medicines which are not listed in #28? ☐ Yes ☐ No
30. Within the last 5 years have you had or been advised to have a surgical operation or hospitalization? ☐ Yes ☐ No
31. Have you ever received or requested benefits or payments because of an injury or illness or disability? ☐ Yes ☐ No
32. Within the last 5 years have you had x-rays, electrocardiograms, blood studies or other diagnostic tests? ☐ Yes ☐ No
33. Has a parent, or sibling ever had diabetes, heart disease, cancer, inherited disorder, or mental illness? ☐ Yes ☐ No
34. Within the last 5 years have you had any procedures, examination or tests recommended which have not been completed? ☐ Yes ☐ No
35. Except as prescribed by a physician, have you ever used heroin, cocaine, codeine, barbiturates, amphetamines, hallucinogens, or other drugs? ☐ Yes ☐ No
36. Within the last 5 years have you received medical treatment, attended a program or been counseled for alcohol or drug abuse or been advised by a member of the medical profession to reduce the use of alcohol? ☐ Yes ☐ No

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

(Use additional sheets if needed)

37. 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:_____

_____

_____

38. Family history. Please complete the information in the grid below

Age if Living	Age at Death	Cause of Death	Medical Conditions/History
Father			
Mother			
Siblings			

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.

_____ Date: _____
Signature of Applicant

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

Disability Buy/Sell Questionnaire

Firm Name: _____

Business Structure: ☐ Sole Proprietor ☐ Partnership ☐ LLC ☐ "C" Corporation ☐ "S" Corporation

Type of Business: _____ Number of Employees: _____ Date Organized: _____

Effective Date of Agreement: _____

Agreement Type: ☐ Cross-Purchase ☐ Entity Purchase ☐ Other: _____

Is the Agreement Trusteed? ☐ Yes ☐ No, ☐ Name of Trustee: _____

					Insurance In-Force to Fund Agreement	
Parties To Agreement	Age	Current Annual Salary	% of Ownership	Current Value of Business Interest	Life	Disability

Is each party to the Agreement actively engaged full-time in the business? ☐ Yes ☐ No If no, please provide details:

_____

_____

_____

Has the business or any of its owners undergone receivership or bankruptcy or suffered financial reverses in the past 5 years?

☐ Yes ☐ No If yes, please provide details: _____

_____

_____

Is the business or any of its owners a party to any legal proceeding at this time? ☐ Yes ☐ No If yes, please provide details:

_____

_____

_____

Attach Previous 2 Years Corporate/Company Tax Returns (all schedules)

IT IS UNDERSTOOD AND AGREED: I have read or had read to me and understand each of the questions and statements on this entire questionnaire and no one has prevented me from spending as much time as I felt was necessary to understand this questionnaire.

Corporate Officer Information:

_____ _____

Name Title

_____ _____

Signature Date

PETERSEN
INTERNATIONAL UNDERWRITERS
800.345.8816 • piu@piu.org • 661.254.0604 fax

Authorization to Release Personal Information

In Compliance with HIPAA & Financial 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, or Consumer Reporting Agency, to disclose my medical records to Petersen International Underwriters, or its assigned authorized agent/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, 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. Medical or financial information, as it affects my insurability or any claim, may also be discussed with my insurance agent or broker. 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.*

Please Email, Fax or Mail This Form To:

PETERSEN
INTERNATIONAL UNDERWRITERS
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