



APPLICATION FOR DISABILITY INSURANCE

PETERSEN INTERNATIONAL UNDERWRITERS

PART I.

Producer #: _____

Insured'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: _____

Owner's Name: _____ 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: ☐ Insured'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 participate in hazardous sports or hobbies? ☐ Yes ☐ No
5. Do you engage in volunteer civil service or emergency responding? ☐ Yes ☐ No
6. Are you a party to any legal proceeding at this time? ☐ Yes ☐ No
7. Are you presently working less than 30 hours per week? ☐ Yes ☐ No
8. Are you aware of any fact that could change your occupation or financial stability? ☐ Yes ☐ No
9. Do you have or have you ever had a professional license for your occupation? ☐ Yes ☐ No
10. If the answer to Question 9 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
11. Have you ever been convicted of any felony or misdemeanor or do you have any charges pending? ☐ Yes ☐ No
12. Have you or any business of which you had any ownership in filed for bankruptcy in the last 5 years? ☐ Yes ☐ No
13. 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

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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PART I.

14. What were your earnings from your occupation?
- | | Current YTD | Last Year | Two Years Ago |
|--|-------------|------------|---------------|
| a. Gross wages (as an employee)? | US\$ _____ | US\$ _____ | US\$ _____ |
| b. Net earnings from self employment (gross revenue less expenses)? | US\$ _____ | US\$ _____ | US\$ _____ |
| c. Non-passive Business Income (K-1, including guaranteed payments)? | US\$ _____ | US\$ _____ | US\$ _____ |
15. What was contributed to qualified pensions, profit sharing, IRA or other retirement plans?
- | | | | |
|--|------------|------------|------------|
| | US\$ _____ | US\$ _____ | US\$ _____ |
|--|------------|------------|------------|
- a. Is this included in Question #14a? ☐ Yes ☐ No **If blank, it is understood to be zero.*

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 and group) for which you are applying, have in force, or are reinstating. *If none, please indicate "None" and skip to Question #25.* ☐ None

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

22. Do any of the above disability policies have any exclusions or ratings? ☐ Yes ☐ No
If "Yes" please advise _____
23. 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. _____
24. Have you ever had disability, life, health, or accident insurance declined, postponed, cancelled, rated, or modified, or reinstatement of such refused? _____ ☐ Yes ☐ No

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PART II.

25. Primary care physician:
- a. Name & address: _____
- b. Date and reason last seen: _____
- c. Results of last visit: _____
26. Healthcare provider(s) seen in the last 3 years: *(other than the primary care provider above. If blank, it is understood to be none seen.)*
- a. Name & address: _____
- b. Date and reason last seen: _____
- c. Results of last visit: _____
27. a. Name & address: _____
- b. Date and reason last seen: _____
- c. Results of last visit: _____
28. 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.

29. Have you ever been evaluated or treated for any injury, condition or disorder involving the following?
- | | | |
|---|--|---|
| a. Eyes <input type="checkbox"/> Yes <input type="checkbox"/> No | s. Thyroid <input type="checkbox"/> Yes <input type="checkbox"/> No | ak. Reproductive system <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Ears <input type="checkbox"/> Yes <input type="checkbox"/> No | t. Pancreas <input type="checkbox"/> Yes <input type="checkbox"/> No | al. Legs/Knees/Feet <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Nose <input type="checkbox"/> Yes <input type="checkbox"/> No | u. Chest pain <input type="checkbox"/> Yes <input type="checkbox"/> No | am. Shoulders/Arms/Hands <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Cyst <input type="checkbox"/> Yes <input type="checkbox"/> No | v. Headaches <input type="checkbox"/> Yes <input type="checkbox"/> No | an. Convulsions/Seizures <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Gout <input type="checkbox"/> Yes <input type="checkbox"/> No | w. HIV/AIDS <input type="checkbox"/> Yes <input type="checkbox"/> No | ao. Diabetes/Pre-Diabetes <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. Skin <input type="checkbox"/> Yes <input type="checkbox"/> No | x. Sleep apnea <input type="checkbox"/> Yes <input type="checkbox"/> No | ap. Are you now pregnant? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. Liver <input type="checkbox"/> Yes <input type="checkbox"/> No | y. Gall bladder <input type="checkbox"/> Yes <input type="checkbox"/> No | aq. Urinary system/Bladder <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Heart <input type="checkbox"/> Yes <input type="checkbox"/> No | z. Concussions <input type="checkbox"/> Yes <input type="checkbox"/> No | ar. Blood Clotting/Bleeding <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i. Blood <input type="checkbox"/> Yes <input type="checkbox"/> No | aa. Tuberculosis <input type="checkbox"/> Yes <input type="checkbox"/> No | as. Lungs/Respiratory System <input type="checkbox"/> Yes <input type="checkbox"/> No |
| j. Bones <input type="checkbox"/> Yes <input type="checkbox"/> No | ab. Lymph nodes <input type="checkbox"/> Yes <input type="checkbox"/> No | at. Arthritis/joints /rheumatism <input type="checkbox"/> Yes <input type="checkbox"/> No |
| k. Glands <input type="checkbox"/> Yes <input type="checkbox"/> No | ac. Growth/tumor <input type="checkbox"/> Yes <input type="checkbox"/> No | au. Mental/Emotional/Psychiatric <input type="checkbox"/> Yes <input type="checkbox"/> No |
| l. Throat <input type="checkbox"/> Yes <input type="checkbox"/> No | ad. Nervous system <input type="checkbox"/> Yes <input type="checkbox"/> No | av. High Cholesterol/Triglycerides <input type="checkbox"/> Yes <input type="checkbox"/> No |
| m. Hernia <input type="checkbox"/> Yes <input type="checkbox"/> No | ae. Chronic Fatigue <input type="checkbox"/> Yes <input type="checkbox"/> No | aw. Blood vessels/Circulatory System <input type="checkbox"/> Yes <input type="checkbox"/> No |
| n. Cancer <input type="checkbox"/> Yes <input type="checkbox"/> No | af. Back/spine/neck <input type="checkbox"/> Yes <input type="checkbox"/> No | ax. Disorder of the brain/brain injury <input type="checkbox"/> Yes <input type="checkbox"/> No |
| o. Asthma <input type="checkbox"/> Yes <input type="checkbox"/> No | ag. Unconsciousness <input type="checkbox"/> Yes <input type="checkbox"/> No | ay. Gastrointestinal tract/Stomach/Esophagus <input type="checkbox"/> Yes <input type="checkbox"/> No |
| p. Muscles <input type="checkbox"/> Yes <input type="checkbox"/> No | ah. Fainting/dizziness <input type="checkbox"/> Yes <input type="checkbox"/> No | az. Any condition not mentioned previously? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| q. Kidneys <input type="checkbox"/> Yes <input type="checkbox"/> No | ai. Paralysis/weakness <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| r. Allergies <input type="checkbox"/> Yes <input type="checkbox"/> No | aj. High blood pressure <input type="checkbox"/> Yes <input type="checkbox"/> No | |
30. Have you used tobacco or other sources of nicotine at any time within the last three years? ☐ Yes ☐ No
31. Has your weight increased or decreased more than 10 pounds within the last year? ☐ Yes ☐ No
32. In the last 60 days, have you taken any prescription medication, nonprescription medication or been prescribed any medication? ☐ 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. _____



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PART II.

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.

33. Within the last 5 years have you had or been advised to have a surgical operation or hospitalization? ☐ Yes ☐ No
34. Have you ever received or requested benefits or payments because of an injury or illness or disability? ☐ Yes ☐ No
35. Within the last 5 years have you had x-rays, electrocardiograms, blood studies, colonoscopy or other diagnostic tests? ☐ Yes ☐ No
36. Has a parent and/or a sibling ever had diabetes, heart disease, or cancer? ☐ Yes ☐ No
37. Within the last 5 years have you had any procedures, examination or tests recommended which have not been completed? ☐ Yes ☐ No
38. Except as prescribed by a physician, have you ever used heroin, cocaine, codeine, barbiturates, amphetamines, hallucinogens, or other drugs? ☐ Yes ☐ No
39. 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)

40. To the best of your knowledge, are you now in good health and free from mental or physical impairment, abnormality, injury or disease, except as described in this application? ☐ Yes ☐ No If "No" please provide additional details below.

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 that You, the Loss Payee, the Owner or any person on Your behalf commits fraud, a misstatement or concealment either in the application or by any other statement, this Certificate may become void and no benefits will be payable, 4) That except as amended by the answers to the above questions, any answer shown on any prior application for this coverage signed and dated by me are expressly reaffirmed, 5) I have read or had read to me and understand each of the questions and statements on this entire application, and 6) No one has prevented me from spending as much time as I felt was necessary to understand this application.

Signature of Insured

Date

Policy Owner (if not Insured)

Name

Title

Signature

Date

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.

Proposed Insured Name	Date of Birth
Last Four of Social Security Number	Email
Legal Representative*	Relationship

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

Signature of Proposed Insured

Date

Signature of Legal Representative (if other than Proposed Insured)

Date



PETERSEN[®]
INTERNATIONAL UNDERWRITERS

23929 Valencia Boulevard • Second Floor • Valencia, CA 91355
800.345.8816 toll-free • 661-254-0604 fax
www.piu.org • piu@piu.org
CA License #: 0591207



PETERSEN®
INTERNATIONAL UNDERWRITERS

BUSINESS OVERHEAD EXPENSE WORKSHEET

23929 Valencia Boulevard Second Floor, Valencia, CA 91355 | (800) 345-8816 | Fax (661) 254-0604 | piu@piu.org

Proposed Insured: First _____ M.I. _____ Last _____

Firm Name: _____

Business Structure: ☐ Sole Proprietor ☐ Partnership ☐ Corporation

Ownership: _____% (*Percentage Ownership of the Firm*)

Eligible Monthly Business Expenses

- | | |
|---|----------|
| 1. Rent | \$ _____ |
| 2. Electricity, telephone, heating and water | \$ _____ |
| 3. Laundry and maintenance services | \$ _____ |
| 4. Property and liability insurance | \$ _____ |
| 5. Taxes on business premises owned and used by you | \$ _____ |
| 6. Interest payments on your business mortgage and other debts | \$ _____ |
| 7. Payroll taxes, group insurance premiums and retirement contributions | \$ _____ |
| 8. Leasing costs | \$ _____ |
| 9. Other expenses considered by the Internal Revenue Services as legitimate tax deductible expenses to the company and not excluded elsewhere | \$ _____ |

Salaries

Salary Expenses should be listed and included ONLY for business or professional practices which are purely service in nature and where business revenue is generated directly by the services of the insured.

Do not include the salaries of any member of the insured's profession.

Employee Name	Job Title	Salary
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total Salaries: \$ _____

Total Expenses: \$ _____

Your Percentage of These Expenses: _____ %

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.

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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.

Proposed Insured Name	Date of Birth
Last Four of Social Security Number	Email
Legal Representative*	Relationship

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

Signature of Proposed Insured

Date

Signature of Legal Representative (if other than Proposed Insured)

Date



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