

Cigna  
P.O. Box 55290  
Phoenix, AZ 85078  
1-800-754-3207 Toll Free  
1-860-730-6460 Fax  
E-mail Address:

## **Group Accidental Dismemberment / Accidental Injury / Accidental Disability Insurance - Proof of Loss**



Connecticut General Life Insurance Company  
Life Insurance Company of North America  
Cigna Life Insurance Company of New York  
Great - West Healthcare Administered by Cigna

**CAUTION:** Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act. For residents of the following states, please see the last page of this form: **California, Colorado, District of Columbia, Florida, Kentucky, Maryland, Minnesota, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas or Virginia.**

### INSTRUCTIONS FOR FILING A CLAIM

**THIS FORM IS FOR ACCIDENTAL INJURY, ACCIDENTAL DISMEMBERMENT, PARALYSIS, LOSS OF USE, SIGHT OR HEARING BENEFITS.**

YOUR CLAIM WILL BE SUBJECT TO DELAY OR RETURN IF THESE INSTRUCTIONS ARE NOT FOLLOWED.

To The Employee

- A. For all benefits, complete pages 2, 3 and 8 and review page 9.
- B. If claiming Accidental Dismemberment or Paralysis or Loss of Use, Sight, Hearing or Speech Benefits, please have your physician complete page 5.
- C. If claiming benefits under Sickness Rider, then complete page 4.
- D. If claiming Accidental Injury Benefits, please have your physician complete page 6.
- E. If claiming Accidental Disability Benefits, complete the top section of page 7 and have your physician complete the bottom section of page 7 where indicated.

### SECTION TO BE COMPLETED BY THE EMPLOYEE FOR EMPLOYEE AND DEPENDENT BENEFITS

Name of Employee/Insured (Last Name) (First Name)	(Middle Initial)	Date of Birth	Social Security No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F
---	------------------	---------------	---------------------	--

Address (Street)	(City)	(State)	(Zip Code)
------------------	--------	---------	------------

Employee's Marital Status  
 Single  Married  Widow/Widower  Separated  Divorced  Domestic Partner Relationship  Civil Union

Telephone Numbers Day _____ Evening _____	Email Address
--	---------------

Policy Number(s)	Occupation
------------------	------------

Please check all of the boxes that apply to the employee's employment status and job classification. Hrs./Wk. \_\_\_\_\_

Active  Exempt  Management  Supervisory  Union Local # \_\_\_\_\_  Salaried  Full-time  
 Retired  Non-Exempt  Non-Management  Non-Supervisory  Non-Union  Hourly  Part-time

Date Hired/Member of Assoc.	Date Last Worked	Date of Accident	Has an assignment been taken? (If so please attach.) <input type="checkbox"/> Yes <input type="checkbox"/> No
-----------------------------	------------------	------------------	--

Were you an Active Employee until the date of the accident?  Yes  No If No, Please Explain \_\_\_\_\_

If you were not actively at work immediately prior to your accident or your Dependent's accident, what was the reason?

Disability (STD)  Paid Leave of Absence  FMLA  Temporary Layoff  Resigned  Other: \_\_\_\_\_  
 Disability (LTD)  Unpaid Leave of Absence  Vacation  Sabbatical  Discharged \_\_\_\_\_

Do you have health care coverage with a Cigna HealthCare plan?  Yes  No

### TO BE COMPLETED IF CLAIM IS FOR DEPENDENT BENEFITS

Name of Dependent (Last Name) (First Name)	(Middle Initial)	Date of Birth	Social Security No.	Sex <input type="checkbox"/> M <input type="checkbox"/> F
--	------------------	---------------	---------------------	--

Relationship to Employee	Dependent's Occupation	Was the Dependent Disabled prior to the date of the accident? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Date Disability began _____
--------------------------	------------------------	---	-------------------------------------

Dependent's Employer	Dependent's Employer's Telephone Number	Is Child <input type="checkbox"/> Full-time student <input type="checkbox"/> Part-time student
----------------------	---	---

Name & Address of School (City) (State) (Zip Code)	School Telephone Number
--	-------------------------

### EMPLOYER'S CONTACT INFORMATION

Name of Employer / Association	E-Mail Address
--------------------------------	----------------

Address (Street) (City) (State) (Zip Code)	Telephone # ( ) ( ) ( )
--	-------------------------

### EMPLOYEE'S CERTIFICATION

I CERTIFY THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT. SIGNATURE OF AUTHORIZED REPRESENTATIVE: _____	Date Signed _____
--	-------------------

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the Company's legal rights.

**TO BE COMPLETED BY THE EMPLOYEE / MEMBER**

Name of Employee/Insured <i>(Last Name)</i>	<i>(First Name)</i>	<i>(Middle Initial)</i>	Social Security No.
---	---------------------	-------------------------	---------------------

WHERE AND HOW DID THE ACCIDENT HAPPEN? PLEASE DESCRIBE IN DETAIL.

DATE AND TIME OF ACCIDENT	WHAT DISEASES, ILLNESS OR INJURIES DID THE INJURED PERSON HAVE DURING THE PAST 3 YEARS?
---------------------------	---

PLEASE LIST ANY HOSPITALS, CLINICS OR PHYSICIANS THAT TREATED THE INJURED PERSON DURING THE PAST 3 YEARS

NAME	COMPLETE ADDRESS	TREATMENT PERIOD

**I CERTIFY THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT.**

SIGNATURE OF EMPLOYEE / MEMBER:	DATE SIGNED
---------------------------------	-------------

The issuance of this form is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights.

**TO BE COMPLETED BY THE EMPLOYEE / MEMBER / DEPENDENT,  
if claiming benefits under your policy's Sickness Rider**

Name of Employee/Member ( <i>Last Name</i> )	( <i>First Name</i> )	( <i>Middle Initial</i> )	Social Security No.
--	-----------------------	---------------------------	---------------------

Name of Dependent ( <i>Last Name</i> )	( <i>First Name</i> )	( <i>Middle Initial</i> )
--	-----------------------	---------------------------

PLEASE DESCRIBE IN DETAILS REGARDING YOUR HOSPITALIZATION AND TREATMENT FOR YOUR INJURY OR ILLNESS.

DATE AND TIME OF INJURY OR ILLNESS	WHAT DISEASES, ILLNESS OR INJURIES DID THE INJURED PERSON HAVE DURING THE PAST 1 YEAR?
------------------------------------	--

PLEASE LIST ANY HOSPITALS, CLINICS OR PHYSICIANS THAT TREATED THE ILL OR INJURED PERSON DURING THE PAST 1 YEAR

NAME	COMPLETE ADDRESS	PHONE NUMBER	TREATMENT PERIOD

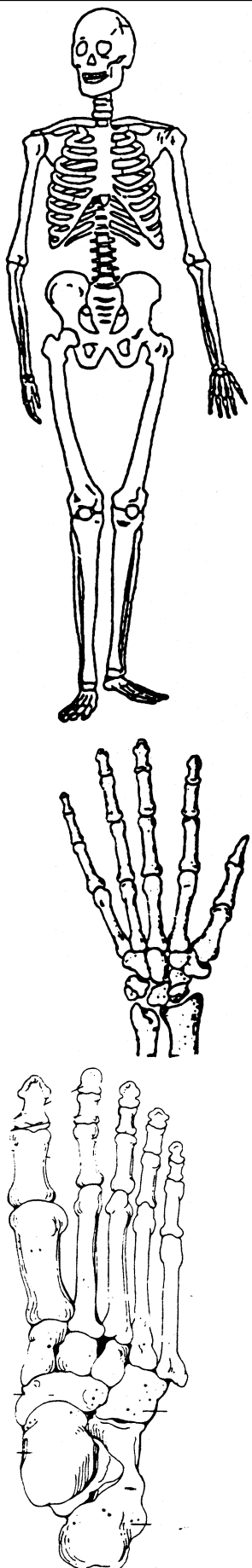
**I CERTIFY THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT.**

SIGNATURE OF EMPLOYEE/MEMBER:	DATE SIGNED
-------------------------------	-------------

The issuance of this form is not the admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the company's legal rights.

# PHYSICIAN'S CERTIFICATE

Completion required by physician if claiming Dismemberment or Loss of Use, Sight, Speech or Hearing benefits

PATIENT'S NAME		DATE OF BIRTH
1. PLEASE PROVIDE YOUR DIAGNOSIS.		
2. PLEASE GIVE FULL DESCRIPTION OF THE INJURY.		
3. ON WHAT DATE DID THE ACCIDENT OCCUR?	4. ON WHAT DATE DID THE PATIENT FIRST CONSULT YOU FOR THIS INJURY?	
5. WAS THE PATIENT TREATED BY OTHER PHYSICIANS FOR THE INJURY? IF SO, PLEASE LIST THE NAMES AND ADDRESSES IF KNOWN.		
<b>NAME</b>	<b>ADDRESS</b>	
6. IF SURGERY WAS PERFORMED, PLEASE INDICATE THE TYPE OF SURGERY PERFORMED AND THE DATE		
7. PLEASE LIST THE NAME AND ADDRESS OF THE HOSPITAL WHERE THE SURGERY WAS PERFORMED IF KNOWN.		
8. WERE THERE ANY COMPLICATIONS FOLLOWING SURGERY? IF SO, PLEASE EXPLAIN IN DETAIL		
9. WAS THE DISMEMBERMENT / PARALYSIS / LOSS A DIRECT RESULT OF INJURIES SUSTAINED IN AN ACCIDENT, INDEPENDENT OF ALL CAUSES? IF NOT, PLEASE EXPLAIN IN DETAIL.		
10. IF THIS CLAIM IS FOR DISMEMBERMENT, PLEASE MARK THE EXACT POINT OF AMPUTATION ON THE DIAGRAM.		
11. IF THIS CLAIM IS FOR PARALYSIS, PLEASE INDICATE THE EXTENT OF PARALYSIS ON THE DIAGRAM. ADVISE IF THE PARALYSIS IS PERMANENT, COMPLETE AND IRREVERSIBLE.		
12. IF THIS CLAIM IS FOR LOSS OF SIGHT, WHAT IS THE PATIENT'S VISUAL ACUITY? IS THE LOSS TOTAL AND PERMANENT?		
<p>IS THE LOSS DUE TO THE ACCIDENT? PLEASE EXPLAIN IN DETAIL.</p> <p>CAN THE VISION BE CORRECTED WITH EITHER SURGERY OR LENSES. IF SO, TO WHAT DEGREE?</p> <p>DATE OF LAST EYE EXAMINATION AND VISUAL ACUITY (USING SNELLEN NOTATION): _____</p> <p><b>UNCORRECTED</b> O.D. _____ <b>CORRECTED</b> O.D. _____</p> <p>O.S. _____ O.S. _____</p>		
13. IF THIS CLAIM IS FOR LOSS OF SPEECH OR HEARING, PLEASE ATTACH EXAMINATION AND LABORATORY RESULTS.		
14. AT THE TIME OF THE INJURY, HAD THE PATIENT BEEN DIAGNOSED FOR ANY SPECIFIC DISEASE, ILLNESS OR OLD INJURIES? IF SO, PLEASE LIST THE DIAGNOSIS.		
15. IF THIS CLAIM IS FOR LOSS OF USE, PLEASE IDENTIFY THE AREAS AFFECTED ON THE DIAGRAM.		

## PHYSICIAN'S CERTIFICATE (Continued)

Completion required by physician if claiming Dismemberment or Loss of Use, Sight, Speech or Hearing benefits

16. WHAT PERIOD WAS THE PATIENT CONTINUOUSLY DISABLED?		FROM	THROUGH
17. HAS THE PATIENT BEEN RELEASED TO RETURN TO WORK? IF SO, PLEASE EXPLAIN IN DETAIL.			
18. WOULD YOU CONSIDER THE INJURY TO BE WORK-RELATED? IF SO, PLEASE EXPLAIN IN DETAIL.			
19. HAVE YOU PREPARED A REPORT OF THIS NATURE FOR ANY OTHER INSURANCE COMPANY? IF SO, PLEASE PROVIDE NAME AND ADDRESS			
20. REMARKS			
PHYSICIAN'S NAME (Please Print)		SIGNATURE	DATE
DEGREE / SPECIALTY	TAX ID #	FAX NUMBER	TELEPHONE NUMBER
STREET ADDRESS	CITY / TOWN	STATE / PROVINCE	ZIP CODE

**PHYSICIAN'S CERTIFICATE**  
**PHYSICIAN'S STATEMENT - PLEASE ANSWER EACH QUESTION COMPLETELY**  
**Completion required by physician if claiming Accidental Injury Benefits**

PATIENT'S NAME					DATE OF BIRTH
DATE OF SERVICE	DIAGNOSIS CODE ICD	DIAGNOSIS DESCRIPTION	PROCEDURE CODE	PROCEDURE DESCRIPTION	PLACE OF SERVICE
1. PLEASE PROVIDE YOUR DIAGNOSIS.					
2. PLEASE GIVE FULL DESCRIPTION OF THE INJURY.					
3. ON WHAT DATE DID THE ACCIDENT OCCUR?			4. ON WHAT DATE DID THE PATIENT FIRST CONSULT YOU FOR THIS INJURY?		
5. WAS THE PATIENT TREATED BY OTHER PHYSICIANS FOR THE INJURY? IF SO, PLEASE LIST THE NAMES AND ADDRESSES IF KNOWN.					
<b>NAME</b>			<b>ADDRESS</b>		
6. IF SURGERY WAS PERFORMED, PLEASE INDICATE THE TYPE OF SURGERY PERFORMED AND THE DATE					
7. PLEASE LIST THE NAME AND ADDRESS OF THE HOSPITAL WHERE THE SURGERY WAS PERFORMED IF KNOWN.					
8. WERE THERE ANY COMPLICATIONS FOLLOWING SURGERY? IF SO, PLEASE EXPLAIN IN DETAIL					
9. <b>REMARKS</b>					
PHYSICIAN'S NAME (Please Print)		SIGNATURE		DATE	
DEGREE / SPECIALTY		TAX ID #	FAX NUMBER	TELEPHONE NUMBER	
STREET ADDRESS		CITY / TOWN	STATE / PROVINCE	ZIP CODE	

**DESCRIBE THE TYPE OF PAIN OR ILLNESS YOU OR YOUR DEPENDENT ARE EXPERIENCING:**

**PLEASE TYPE OR PRINT BE SURE TO ANSWER ALL QUESTIONS - FAILURE TO DO SO MAY DELAY YOUR CLAIM. USE SEPARATE PIECE OF PAPER TO COMPLETE ANSWERS IF NECESSARY**

EMPLOYEE'S NAME		SOCIAL SECURITY NUMBER	DATE OF BIRTH
DATE OF ACCIDENT OR BEGINNING OF ILLNESS	DATE FIRST UNABLE TO WORK	DATE YOU PLAN TO RETURN TO WORK	LIST STATES IN WHICH YOU MAY BE LIABLE FOR FILING TAX RETURNS
PLEASE DESCRIBE THE TYPE OF PAIN OR ILLNESS YOU OR YOUR DEPENDENT ARE EXPERIENCING.		HAVE YOU HAD THE SAME OR SIMILAR CONDITION IN THE PAST? IF SO, PLEASE DESCRIBE IN DETAIL.	
PLEASE DESCRIBE YOUR JOB DUTIES IN DETAIL. WHAT PERCENT OF YOUR JOB REQUIRES PHYSICAL LABOR?			
PLEASE LIST ALL BENEFITS YOU ARE RECEIVING OR ELIGIBLE TO RECEIVE UNDER ANY OTHER GROUP INSURANCE, GOVERNMENT PLAN OR AUTOMOBILE MANDATORY NO-FAULT COVERAGE.			
<b>BENEFIT</b>	<b>GROSS WEEKLY AMOUNT</b>	<b>DATE BEGAN</b>	<b>PAID THRU DATE</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
HAVE YOU ELECTED CIGNA HEALTHCARE MEDICAL INSURANCE THROUGH YOUR EMPLOYER? <input type="checkbox"/> YES <input type="checkbox"/> NO			
IF NOT, PLEASE PROVIDE THE NAME OF YOUR MEDICAL INSURANCE CARRIER _____			
<b>THIS IS TO CERTIFY THAT THE FACTS AS INDICATED ABOVE ARE TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.</b>			
SIGNATURE OF AUTHORIZED REPRESENTATIVE			DATE SIGNED

The issuance of this form is not an admission of the existence of any insurance nor does it recognize the validity of any claim and is without prejudice to the Company's legal rights.

**COMPLETION REQUIRED BY ATTENDING PHYSICIAN IF CLAIMING ACCIDENT DISABILITY BENEFITS**

PATIENT'S NAME		DATE OF BIRTH
DIAGNOSIS AND CONCURRENT CONDITIONS, INCLUDING ICD-9 OR DSM IV-TR CODE.		
IS CONDITION DUE TO PREGNANCY? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES", PLEASE PROVIDE THE FOLLOWING INFORMATION IF APPLICABLE.		
APPROXIMATE DATE PREGNANCY COMMENCED	ESTIMATED DATE OF CONFINEMENT	DATE OF DELIVERY
COMPLICATIONS		TYPE OF DELIVERY
IS CONDITION DUE TO INJURY OR SICKNESS ARISING OUT OF PATIENT'S EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		DATE PATIENT FIRST CONSULTED YOU FOR THIS CONDITION.
DATES OF SERVICE - INCLUDE DATE OF NEXT APPOINTMENT (IF PREVIOUS FORM SUBMITTED TO THIS CARRIER, YOU NEED SHOW ONLY DATES SINCE LAST REPORT).		
HAS PATIENT EVER HAD SAME OR SIMILAR CONDITION? IF "YES", WHEN AND DESCRIBE <input type="checkbox"/> YES <input type="checkbox"/> NO		PATIENT STILL UNDER YOUR CARE FOR THIS CONDITION? <input type="checkbox"/> YES <input type="checkbox"/> NO
HAS PATIENT BEEN HOSPITAL CONFINED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF "YES", CONFINED FROM _____ THRU _____		
NAME AND ADDRESS OF HOSPITAL _____		
NATURE OF SURGICAL PROCEDURE, IF ANY <input type="checkbox"/> INPATIENT <input type="checkbox"/> OUTPATIENT DATE PERFORMED _____		
PATIENT WAS CONTINUOUSLY TOTALLY DISABLED - (UNABLE TO WORK) From: _____ Thru: _____		IF STILL DISABLED, DATE PATIENT SHOULD BE ABLE TO RETURN TO WORK.
<b>REMARKS:</b> WE ARE INTERESTED IN ANY INFORMATION THAT WOULD BE HELPFUL TO YOUR PATIENT FOR EVALUATION OF THIS CLAIM.		
PHYSICIAN'S NAME (Please Print)	SIGNATURE	DATE
DEGREE / SPECIALTY	TAX ID #	FAX NUMBER
STREET ADDRESS	CITY / TOWN	STATE / PROVINCE
		ZIP CODE



# Disclosure Authorization



**Claimant's Name:** \_\_\_\_\_

**NOTE:** This authorization is designed to comply with HIPAA and relates to information necessary to administer coverage and services under your employer's employee health and welfare plan(s) ("the Plan") and similar or coordinating governmental benefits. You are not required to sign the authorization, but if you do not, the Plan, insurers or other providers of services or coverage under the Plan may not be able to process your request for Plan benefits, coverage or services.

## AUTHORIZATION

I authorize any physician, medical professional or other health care provider, hospital or other medical facility; pharmacy; health plan; other medically related entity; rehabilitation professional; vocational evaluator; employee assistance plan; insurance company, reinsurer, health maintenance organization, third party administrator, broker or other insurance service provider, or similar entity; the Medical Information Bureau; the Association of Life Insurance Companies, which operates the Health Claims Index and the Disability Income Record System; government organization or agency, including the Social Security Administration; financial institution, accountant or tax preparer; consumer reporting agency; and employer or group policyholder that has information about my health, prescriptions, financial, earnings or employment history, or other insurance claims and benefits to provide access to or copies of this information to the Plan and to any individual or entity who provides services to or insurance benefits on behalf of the Plan, including but not limited to the requesting company(ies) named below ("Company"). To the extent I may be eligible for governmental benefits similar to or that coordinate with those available to me under the Plan, I also authorize disclosure of information necessary to apply for or determine my eligibility for such benefits to the relevant government agency and/or vendor providing application assistance.

Information about my health may relate to any disorder of the immune system including but not limited to HIV and AIDS; use of drugs or alcohol; and mental and physical history, condition, advice or treatment, but does not include psychotherapy notes.

I understand that any information obtained with this authorization will be used for evaluating and administering my coverage, including any claim for benefits, or otherwise providing services related to or on behalf of the Plan, which may include, but is not limited to assisting me in returning to work and Plan administration. With respect to governmental benefits similar to or that coordinate with benefits available to me under the Plan, I understand that the information will be used to help determine my eligibility for any such benefits and may include assisting me in applying for the benefits. I understand that the information disclosed under this authorization is subject to redisclosure and may no longer be protected by certain federal regulations governing the privacy of health information, although it will continue to be protected by other applicable privacy laws and regulations.

For any claim for insurance benefits, this authorization is valid for the shorter of 24 months or the duration of my claim. For all other permitted disclosures, this authorization is valid for one (1) year from the date below. I am entitled to a copy of this authorization and a photographic or electronic copy of it is as valid as the original.

I understand that I do not have to give this authorization. If I choose not to give the authorization - or if I later revoke - I understand that the Plan, insurers, or other providers of services or benefits related to the Plan who rely on this authorization may not be able to evaluate or administer my request for Plan benefits, coverage or services and that my request for Plan benefits, coverage or services may be denied as a result. I may revoke this authorization by sending written notice to the Claim Manager handling my claim.

\_\_\_\_\_  
(Claimant's Signature)

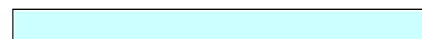
\_\_\_\_\_  
(Date Signed)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Date of Birth)

I signed on behalf of the claimant as \_\_\_\_\_ (indicate relationship). If Power of Attorney Designee, Guardian, or Conservator, please attach a copy of the document granting authority.

Company Names: Life Insurance Company of North America, Cigna Life Insurance Company of New York, Cigna Worldwide Insurance Company, Great-West Life & Annuity Insurance Company, First Great-West Life & Annuity Insurance Company, New England Life Insurance Company, Alta Health & Life Insurance Company and Connecticut General Life Insurance Company.



## IMPORTANT CLAIM NOTICE

**California Residents:** 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.

**Colorado Residents:** 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 policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Residents:** 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.

**Florida Residents:** 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.

**Kentucky Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files a 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.

**Maryland Residents:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or 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 Residents:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Jersey:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New York Residents:** 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 \$5000 and the stated value of the claim for each such violation.

**Oregon Residents:** Any person who knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or, (2) conceals for the purpose of misleading, information concerning any material fact, may have committed a fraudulent insurance act.

**Pennsylvania Residents:** 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.

**Rhode Island Residents:** 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.

**Tennessee Residents:** 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.

**Texas Residents:** 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.

**Virginia Residents:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement may have violated state law.