

# **YOUR LETTERHEAD HERE**

Date: \_\_\_\_\_

During the last three (3) years, we warrant that with respect to the insurance being applied for:

1. I/We have not sustained a loss,
2. Have not had a claim made against us,
3. Have not been denied coverage or had coverage canceled by an insurance company,
4. Have no knowledge or a reason to anticipate a claim or loss.

If my business is less than three (3) years old, the above referenced warranty applies to work performed through all my prior business entities as an owner or an employee.

I understand that this warranty will be incorporated into the insurance contract

\_\_\_\_\_  
DBA

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner Signature

\_\_\_\_\_  
Title

Warranty: The purpose of this no loss letter is to assist in the underwriting process, information contained herein is specifically relied upon in determination of insurability. The undersigned, therefore, warrants that the information contained herein is true and accurate to the best of his/her knowledge, information and belief. This no loss letter shall be the basis of any insurance that may be issued and will be as part of such policy. It is understood that any misrepresentation or omission shall constitute grounds for immediate cancellation of coverage and denial of claims, if any. It is further understood that the applicant and or affiliated company is under a continuing obligation to immediately notify his/her underwriter through his/her broker of any material alteration of the information given.

### **Fraud Warning**

Any person who knowingly and with intent to defraud any insurance company or other person file 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 a person to criminal and civil penalties.