



Western National Insurance Group
 10851 N. Black Canyon Highway Suite 125
 Phoenix, AZ 85029
 (602) 314-5997 or Toll Free (855) 283-8106
 Fax (800) 999-3464

**License, Permit & Miscellaneous Bond
 Application**

- Complete Page 1 of this application in its entirety.
- Please have the attached indemnity agreement signed and dated
- Please attach the current fiscal year end business and personal financial statements when the bond is greater than \$25,000 or for utility, sales tax and other financial guarantee bonds over \$5,000 or at underwriter's discretion.

Type of Bond: _____
 (Please attach a copy of the bond form if not a common form)
 Bond Amount \$ _____
 Effective: ____/____/____ Expiration: ____/____/____
 Principal is (select one) Individual Partnership Corporation LLC
 Applicant (Principal) _____ DBA: N/A

 Address: _____
 City: _____ State: _____ Zip Code: _____
 Phone: (____) _____ Fax: (____) _____

INDEMNITORS INFORMATION: COMPLETE SEPARATE APPLICATION ON EACH OWNER

(Must total 100% ownership of all owners)

Indemnitor's Name: _____
 Social Security No. _____ % Ownership in business: _____ %
 Not Married or Spouse's Name _____
 Spouse's Social Security No. _____ % Ownership in Business: _____ %
 Home address _____
 City: _____ State: _____ Zip Code: _____ Home
 Phone: () _____ Cell Phone: () _____
 Personal Bank/ Brokerage Account Balances: \$ _____
 Real Estate Equity: \$ _____

UNDERWRITING QUESTIONS:

Date Business Started: _____ Business Bank Balances: \$ _____
 Have you ever declared bankruptcy or become insolvent? Yes No
 Does the applicant have any other surety bonds in force? Yes No
 Have you ever had a bond involuntarily terminated or cancelled? Yes No
 Do you or any of your companies have any pending lawsuits, unsatisfied judgments, liens or past bond claims? Yes No
 Are you a Trustee, Trustor or Beneficiary of Any Trust? Yes No
 Name of Trust: _____

AGENT INFORMATION:

AGENCY NAME: _____ AGENCY CODE _____
 AGENT/CSR : _____ PHONE: () _____



INDEMNIFICATION AGREEMENT

IMPORTANT! Signature Instructions – Individuals who apply for a Bond must complete and sign the indemnity agreement below. If married, spouse must also sign; however, no missing signature shall invalidate this agreement. **Sole Proprietorship** – Owner must sign below. If married, spouse must also sign. **Partnership** – Partners are signing as authorized agents of the partnership and as individually liable indemnitors. If married, spouse must also sign. **Corporation or LLC** – If corporate officer or LLC member or manager signs indicating his or her LLC capacity, it is nonetheless specifically understood that such individual is signing in his or her corporate or LLC capacity and as an individually liable indemnitor. If married, spouse must also sign.

I request that Western National Mutual Insurance Company and/or any of its affiliated companies (WNNMIC) execute a Bond and consider executing future Bonds for the individual, company or entity identified below (“Principal”). I authorize WNNMIC or its agents to investigate my credit and Principal’s credit, now and at any time in the future, with any creditor, supplier, financial institution, or other person or entity. Authorization is hereby granted to any of the aforementioned, now and at any time in the future, to release information to WNNMIC pertaining to credit. I make the following promises so that WNNMIC will execute a Bond and consider executing future Bonds:

1. I agree that the following definitions apply: (a) Bond means (i) any surety bond, undertaking, or other express or implied obligation of guaranty or suretyship, signed or committed to by WNNMIC at the request of Principal, or any of the indemnitors (regardless of what business entity is named on the Bond), on, before, or after the date of this agreement pursuant to which WNNMIC is or may be made liable for Loss, whether or not Principal is also liable; and (ii) all riders, endorsements, continuations, renewals, substitutions, modifications, extensions, replacements and reinstatements thereto; and changes in the penal sum thereto; and (b) Loss means any payment or expense either incurred or anticipated by WNNMIC in connection with this Bond or this agreement, including but not limited to: payment of bond proceeds or any other expense in connection with claims, potential claims, or demands; claims fees, penalties, interest, court costs, collection agency fees; costs related to taking, protecting, realizing upon, or releasing collateral; and attorney’s fees (including but not limited to those incurred in defense of bond claims or pursuing any rights of indemnification or subrogation and in obtaining and enforcing any judgment arising from those rights).
2. I, individually, and jointly and severally with Principal and all other indemnitors, agree to hold WNNMIC harmless from all Loss and to pay back or reimburse WNNMIC for all Loss.
3. I agree to provide adequate collateral to WNNMIC in the event WNNMIC is required or deems it necessary to establish a reserve for a Loss for any Bond. The reserve for Loss may vary from time to time as WNNMIC deems necessary to protect itself from Loss. Cash collateral equal to the reserve for Loss shall be adequate. Collateral may be held by WNNMIC until WNNMIC has determined it is no longer exposed to Loss as a matter of law, and WNNMIC may retain or sell collateral to reimburse itself for Loss. Specific performance of this paragraph shall be a remedy available to WNNMIC and procedures for executing on judgments may be used to enforce WNNMIC’s decree(s) of specific performance. In the event that WNNMIC suffers a Loss, prior to being provided with collateral, WNNMIC may enforce any decree, as a money judgment (in addition to any other judgments) to reimburse itself for such Loss without further notice or motion.
4. I agree to pay WNNMIC all premiums when due according to the rates in effect when each payment is due. I agree that premium for a Bond is fully earned upon execution of a Bond and is not refundable.
5. I agree that an electronic copy of this agreement shall be considered as an original and shall be admissible on a court of law to the same extent as the original agreement.
6. I agree that WNNMIC may obtain a release from its obligations as surety on a Bond whenever such release is authorized by law.
7. If a bond can be unilaterally cancelled by the surety, WNNMIC may cancel a Bond by mailing notice of cancellation in the regular U.S. Mail to the obligee and to Principal, or Principal’s representative, at the latest address provided to WNNMIC, and I agree to accept service of notice in such manner. I designate my insurance agent as my representative and Principal’s representative for such service. Unless a Bond, statute or lawful government regulation specifically provides otherwise, cancellation of a Bond shall be effective 30 days after WNNMIC deposits the requisite notice of cancellation on the U.S. Mail. I WAIVE ANY CLAIM AGAINST WNNMIC FOR DAMAGES which I may suffer as a result of cancellation of a Bond or any release from any obligation of WNNMIC on any Bond.
8. I agree that WNNMIC has the exclusive right to decide whether to pay, compromise, defend, or appeal any claim against a Bond.
9. I agree that I CANNOT TERMINATE MY LIABILITY to WNNMIC created by this agreement except by sending written notice of intent to WNNMIC. Written notice to terminate shall be sent to Western National Insurance Company at its home office, 5350 West 78th Street, Edina, MN, 55439-3101. I AGREE that the termination will be effective thirty working days after actual receipt of such notice by WNNMIC, but only for Bonds signed and committed to by WNNMIC after the effective date. Thus, I agree that I will REMAIN LIABLE to WNNMIC for LOSS on BONDS SIGNED OR COMMITTED TO BY WNNMIC PRIOR TO THE EFFECTIVE DATE OF TERMINATION.
10. I agree that WNNMIC can bring any legal action arising out of or in any way related to any Bond or this agreement in Hennepin County, Minnesota and that Minnesota law shall apply where WNNMIC makes such an election.
11. **I agree that I have READ AND UNDERSTOOD this agreement, that I am signing as a PERSONAL INDEMNITOR, on behalf of my MARITAL COMMUNITY, and in my CORPORATE, PARTNERSHIP, or LLC CAPACITY, if any. The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any other provision. No missing signature shall invalidate this agreement.**

Individual or Company Name	Date
BY (Owner’s, Officer’s or Partner’s Signature)	Owner’s, Officer’s or Partner’s Signature (Print)
Individual’s Signature	Individual’s Name (Print)
Individual Spouse’s Signature	Individual’s Spouse’s Name (Print)
Individual’s Signature	Individual’s Name (Print)
Individual Spouse’s Signature	Individual’s Spouse’s Name (Print)
Individual’s Signature	Individual’s Name (Print)
Individual Spouse’s Signature	Individual’s Spouse’s Name (Print)