

# “Special Risk” Photography Equipment Insurance Plan

## Repair or replacement of your essential equipment can be extremely expensive!

No matter how experienced or careful you are, your equipment can be lost or damaged by breakage, water, fire, vandalism, lightning or more commonly – theft! You’d be out a great deal of money if your equipment was stolen, lost or damaged. And you can’t necessarily count on your homeowner’s or renter’s insurance to help you out. When your equipment is part of your business, it probably won’t be covered by homeowner’s or renter’s insurance on or off premises.

## “Special Risk” Protection

The Professional Photographers of America “Special Risk” Photography Equipment Insurance Program is just the type of protection each professional photographer can count on ... it covers all your equipment from cameras, computers, lenses, meters ... to video tape equipment – right down to your camera bag and film. And you’re covered no matter where you go ... up to the scheduled value of your equipment.

The best part: This “Special Risk” Program is available to you at a very reasonable cost. Don’t leave your expensive investment to chance ... protect it with the “Special Risk” Photography Equipment Insurance Program.

## Special Features

- \$10,000 extra coverage to pay for the additional expenses necessary when computer equipment is damaged or lost, if specifically scheduled.
- Low deductible of \$100 per claim.
- Claims based on actual replacement cost up to the scheduled amount.
- Coverage for theft.
- Coverage for equipment when it’s off-premises or in transit.
- The cost of this Plan may be tax-deductible as a normal business expense.

## Determine the Annual Premium

Your first \$15,000 of equipment: **\$2.40 per value**  
Replacement value in excess of \$15,000: **\$1.75 per \$100 value**

*FOR EXAMPLE:* If your equipment is valued at \$20,000, here is what your annual premium would be:

Your first \$15,000 (\$2.40 x 150)	\$360.00	
The next \$5,000 (\$1.75 x 50)	+ \$87.50	
Your total annual premium	\$447.50	(NOTE: Minimum premium is \$50.)

## What will happen if I buy new equipment?

If your newly acquired equipment is less than 25% of your policy limit or less than \$10,000, you receive automatic coverage for up to 45 days when you purchase or take custody of the additional equipment. You have 45 days to notify the Insurance Administrator and you will then be billed for the additional insurance.

Should your newly acquired equipment exceed 25% of your policy limit of \$10,000 – notify the Insurance Administrator immediately. You will be billed for the additional coverage.

## It's Easy to Apply ...

1. Complete, date and sign the brief Application enclosed. Be sure to list all the equipment you want insured and its current replacement cost. (Make a photocopy of the application and refer to it at renewal time.)
2. Calculate your premium following the easy steps outlined on this page.
3. Follow the instructions on the application for Payment Option 1 to upload your completed application and enter your credit card information on our secure website.
4. Mail your completed application and check made payable to:  
Mercer Consumer  
P.O. BOX 14575  
Des Moines, IA 50306-3575

### Program Administrator:



Mercer Consumer,  
a service of Mercer Health & Benefits Insurance Services LLC\* ("Mercer Consumer")  
P.O. BOX 14575  
Des Moines, IA 50306-3575

Phone: 800-503-9227

Email: [plsdsteam.service@mercerc.com](mailto:plsdsteam.service@mercerc.com)

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

This brochure is not a contract of insurance but is a brief summary of the principal provisions of insurance contained in the policy.

# PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION

## HOW TO APPLY:

1. Complete, date and sign this application. List all the equipment you want insured and its current replacement cost.
2. Calculate your premium following the easy steps below. There is no limit to the amount of insurance you can apply for. However, your application will be individually analyzed. Acceptance may be subject to additional underwriting information.
3. Follow the instructions on the application for Payment Option 1 to upload your completed application and enter your credit card information on our secure website.
4. Mail your completed application and check made payable to:  
Mercer Consumer,  
a service of Mercer Health & Benefits Insurance Services LLC\* ("Mercer Consumer")  
P.O. BOX 14575  
Des Moines, IA 50306-3575

Questions: 1-800-503-9230

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

Please Type or Print

PHOTO-Q

1. Name of person and/or entity to be insured \_\_\_\_\_
2. Mailing Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ County \_\_\_\_\_ ZIP \_\_\_\_\_
3. Website \_\_\_\_\_
4. Business Phone \_\_\_\_\_ Home Phone \_\_\_\_\_
5. E-mail Address (optional) \_\_\_\_\_ Fax # \_\_\_\_\_
6. **Please indicate which applies to you (applicant):**  
 Individual  Partnership  Corporation  LLP (Limited Liability Partnership)  
 LLC (Limited Liability Corporation)  
If corporation, LLP or LLC applies, please indicate the FEIN: \_\_\_\_\_
7. Location of photography equipment:  Residence  Studio  Other \_\_\_\_\_
8. Is this location equipped with a UL approved Central Station Burglar Alarm System?  YES  NO  
*If yes, please provide a copy of the current UL Certificate.*
9. a) What is the total maximum dollar value of photography equipment taken off your premises at any one time?  
\$ \_\_\_\_\_  
b) Where is this equipment stored when it is not on your premises? \_\_\_\_\_  
c) Where is this equipment stored when it is not in use? \_\_\_\_\_
10. Do you use any of your photography equipment for:  

		(Per year)	Used Per Shoot
a) Aerial Photography	<input type="checkbox"/> YES <input type="checkbox"/> NO	_____	\$ _____
b) Underwater Photography	<input type="checkbox"/> YES <input type="checkbox"/> NO	_____	\$ _____
11. Total dollar value of photography equipment in custody or control of employees? \$ \_\_\_\_\_
12. List any losses to your photography equipment during the past 3 years including dollar amount  
 Check here if none \_\_\_\_\_
13. In past three years, has any company refused or cancelled your insurance due to losses sustained (Missouri applicants need not reply)?  
 YES  NO Name of insurance company \_\_\_\_\_

**BE SURE TO COMPLETE ALL PAGES AND SIGN LAST PAGE**

**PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION**

14. Is your photography equipment currently insured?  YES  NO  NO PRIOR COVERAGE

(If yes, please complete the table below for the past 3 years.)

Effective Date	Expiration Date	Insurance Company	Annual Premium

15. Do you currently have any policies covering your photography business?  YES  NO  N/A

(If yes, please complete the table below.)

Effective Date	Expiration Date	Insurance Company	Policy Number

16. **SCHEDULE OF EQUIPMENT:** Use this listing to describe all equipment you wish to insure.

<u>Description</u> (Including manufacturer's name and model number)	<u>Identification/Serial Number</u>  <u>Per Item</u>	<u>Replacement Cost</u>  <u>Per Item</u>
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17. To calculate your premium, complete the following:

A. Total replacement cost of equipment \$ \_\_\_\_\_

B. Annual Premium : Your first \$15,000 (\$2.40 per \$100 of value) \$ \_\_\_\_\_

Over \$15,000 (\$1.75 per \$100 of value) \$ \_\_\_\_\_

SUB-TOTAL \$ \_\_\_\_\_

C. New Jersey residents (NJPLIGA), please add 0.6% \$    \$     
(Multiply annual premium by 0.006 and add to total premium.) \$ \_\_\_\_\_

Kentucky residents, please call for tax rates.

D. TOTAL AMOUNT ENCLOSED (*Minimum premium \$50*) \$ \_\_\_\_\_

# PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION

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## PAYMENT OPTIONS

### Option 1: Upload form to pay with debit/credit card at MercerSecure.com

If you choose to pay by credit card, please visit [www.mercersecureservice.com/6070](http://www.mercersecureservice.com/6070) to enter your credit card information and upload this form.\*

*\*Submission of your credit card information to mercer does not constitute receipt of payment or approval or binding of coverage by the insurer. Any coverage is subject to the terms and conditions of the insurance policy issued by the insurer. Payment will be processed upon review and acceptance of your submission.*

Total Amount Authorized: \$ \_\_\_\_\_

### Option 2: Mail form with check payment

Enclosed is my check for \$ \_\_\_\_\_ Effective Date Desired\* \_\_\_\_\_

\*May not be earlier than the date the administrator receives and approves this application.

**Make check payable to Mercer Consumer. Return your check and the application in the envelope provided.**

### Mailing Address:

Mercer Consumer, a service of Mercer Health & Benefits Administration LLC\* ("Mercer Consumer")  
P.O. BOX 14575  
Des Moines, IA 50306-3575

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

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## Fraud Warnings

**NOTICE TO APPLICANTS:** 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO ALABAMA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

**NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS:** 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.

**NOTICE TO COLORADO APPLICANTS:** 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 A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** 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.

# **PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION**

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## **Fraud Warnings (cont.)**

**NOTICE TO FLORIDA APPLICANTS:** 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.

**NOTICE TO KANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

**NOTICE TO KENTUCKY APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE 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.

**NOTICE TO LOUISIANA APPLICANTS:** 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.

**NOTICE TO MAINE APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** 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.

**NOTICE TO MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS:** 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 FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO OKLAHOMA APPLICANTS:** WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365:15-1-10, 36 §3613.1).

**NOTICE TO OREGON APPLICANTS:** 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

## **PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION**

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### **Fraud Warnings (cont.)**

**NOTICE TO PENNSYLVANIA APPLICANTS:** 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.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** 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.

**NOTICE TO VERMONT APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

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**IMPORTANT:** Signing this Application shall not constitute a Binder or obligate the Company to provide this insurance, but it is agreed this Application shall be the basis on which a policy may be issued. Coverage will become effective upon approval of this Application and receipt of your premium check.

In this transaction, Mercer Consumer, a service of Mercer Health & Benefits Administration LLC\* ("Mercer Consumer") is acting as the exclusive insurance agent and program manager for New Hampshire Insurance Company for this type of coverage, and not as your insurance broker. Alternative insurance products may be available in the insurance market place Mercer Consumer is only offering this selected insurer quote proposal.

In accordance with industry custom, we are compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers or fees agreed to with our clients. We may also receive additional monetary and non-monetary compensation from insurers, or from other insurance intermediaries, which may be contingent upon volume, profitability, or other factors. This compensation may include payment from insurers for marketing related expenses or investments in technology. Our compensation may vary depending on the type of insurance purchased and the insurer selected. We will provide you additional information about our compensation and information about alternative quotes, upon your request.

You may obtain this information by logging on to [www.personal-plans.com/disclosure](http://www.personal-plans.com/disclosure) and entering the code o4795331 or you may call 1-888-206-5088.

**THE UNDERSIGNED DECLARES TO THE BEST OF HIS OR HER KNOWLEDGE THAT THE STATEMENTS SET FORTH HEREIN ARE ACCURATE, TRUE AND COMPLETE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS, AUTHORIZATION OR AGREEMENT TO BIND THE INSURANCE. FURTHER, AS PART OF THE UNDERWRITING PROCESS, THE INSURER MAY MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION AS DEEMED NECESSARY.**

**FOR MAINE APPLICANTS ONLY, THE FOLLOWING DECLARATION APPLIES:**

**THE UNDERSIGNED DECLARES TO THE BEST OF HIS OR HER KNOWLEDGE THAT THE STATEMENTS SET FORTH HEREIN ARE ACCURATE, TRUE AND COMPLETE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS. FURTHER, AS PART OF THE UNDERWRITING PROCESS, THE INSURER MAY MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION AS DEEMED NECESSARY.**

# PHOTOGRAPHY EQUIPMENT INSURANCE PROGRAM APPLICATION

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For Utah Applicants only, the following applies:

The Application and all relevant documents will be attached to the policy at the time of delivery.

## YOU MUST SIGN AND DATE THIS APPLICATION

**Signature of applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Agent/Producer Name:** Mark Brostowitz **License Number:** 369380

### **Program Administrator:**

Mercer Consumer, a service of Mercer Health & Benefits Administration LLC\* ("Mercer Consumer")  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

*AR Insurance License #100102691*

*CA Insurance License #0G39709*

### **Underwritten by:**

New Hampshire Insurance Company  
Granite State Insurance Company  
Illinois National Insurance Company