

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report: July 7, 2003  
(Date of earliest event reported)

DCAP GROUP, INC.  
(Exact name of Registrant as specified in charter)

<u>Delaware</u>	<u>0-1665</u>	<u>36-2476480</u>
(State or other jurisdiction incorporation)	(Commission File No.)	(IRS Employer Identification Number)

1158 Broadway, Hewlett, New York 11557  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (516) 374-7600

**Item 5. Other Events and Required FD Disclosure.**

On July 7, 2003, DCAP Group, Inc. issued a press release (the “Press Release”) with regard to its commitment from Manufacturers and Traders Trust Company to make available a credit facility of \$18,000,000 to finance its premium finance operations. The Press Release is attached hereto as Exhibit 99.1.

**Item 7. Financial Statements, Pro Forma Financial Statements and Exhibits.**

(c) Exhibits.

99.1 Press Release, dated July 7, 2003

## **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**DCAP GROUP, INC.**

Dated: July 7, 2003

By: /s/ Barry Goldstein  
Barry Goldstein  
Chief Executive Officer

Exhibit 99.1