

### APPLICATION FOR CLINICS (Medical, Dental, Public Health)

Instructions to the Applicant – please complete this application in ink and answer all questions completely. Attach extra sheets as necessary should you run out of space provided. An incomplete or illegible application cannot be processed. Completion of this application neither binds coverage nor guarantees that a policy will be issued.

- Provide a fully completed application, signed and dated by the owner, partner, or officer not earlier than 45 days before the proposed effective date of coverage.
- If a question is not applicable, then state "N/A".
- The following information must be submitted with the completed application:
  - Copy of your current professional liability insurance Declarations Page (claims made policies must reflect the retroactive date)
  - Copy of all advertising that you use
  - 5-year company loss runs, valued within the last 60 days

#### GENERAL INFORMATION

1. Full name of Applicant (Including DBA's) \_\_\_\_\_

2. Mailing Address: \_\_\_\_\_  

STREET
CITY
COUNTY
STATE
ZIP

3. Location Address: Check here if same as mailing:

(1) \_\_\_\_\_  

STREET
CITY
COUNTY
STATE
ZIP

(2) \_\_\_\_\_  

STREET
CITY
COUNTY
STATE
ZIP

(3) \_\_\_\_\_  

STREET
CITY
COUNTY
STATE
ZIP

(4) \_\_\_\_\_  

STREET
CITY
COUNTY
STATE
ZIP

Attach Additional Pages as Needed

4. Website Address: [www.](#)\_\_\_\_\_ 5. Telephone: \_\_\_\_\_

6. Inspection contact: \_\_\_\_\_

7. Date Established \_\_\_\_\_ Years under current management \_\_\_\_\_

8. Applicant is a:

- |                                       |                                                    |
|---------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Individual   | <input type="checkbox"/> Professional Associations |
| <input type="checkbox"/> Corporation  | <input type="checkbox"/> Partnership               |
| <input type="checkbox"/> LLC          | <input type="checkbox"/> Joint Venture             |
| <input type="checkbox"/> Other: _____ |                                                    |

9. Enterprise is:  For Profit  Not For Profit

10. Is this entity owned by, associated with or controlled by any other entity? Yes  No

**If yes, please provide details on page 6**



**OPERATIONS**

**11. Please check the category which best describes your organization**

<input type="checkbox"/> Retail Clinic	Locations are generally staffed by nurse practitioners and physician assistants. Physicians are not usually present at your locations. Medical treatment is typically offered at small offices with a limited level of non-emergent care relative to a physician's office.
<input type="checkbox"/> Extended Hours Physician Walk-In	Urgent care services are not the primary services provided by your organization. Your regular office hours have been extended to include the addition of walk-in care services. Primary care givers during these hours could include physicians or mid-level providers, although physicians are available during the extended hours.
<input type="checkbox"/> Urgent Care Center	Urgent care services are the primary activities performed by your organization. Physicians regularly staff your locations with the support of mid-level providers. Services provided are sometimes broader in scope than those typically found in a physician's office. Locations may offer a range of services including physical therapy, occupational therapy, occupational health (Workers Compensation exams), on site x-ray and clinical lab.
<input type="checkbox"/> Other	Please provide a description of your organization if it does not <b>readily</b> reflect one of the above categories. <hr/> <hr/> <hr/> <hr/>

**12. Please list all accreditations and association memberships held by the applicant's facility:**

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**13. Days and Hours of Operation:** \_\_\_\_\_

**14. Please state sources and amounts of total revenue:**

<u>Source</u>	<u>Last 12 months</u>	<u>Next 12 months</u>
Charitable contributions	\$ _____	\$ _____
Government Funding	\$ _____	\$ _____
Fee for services	\$ _____	\$ _____
Other – specify:	\$ _____	\$ _____
<b>TOTAL GROSS REVENUES</b>	\$ _____	\$ _____

**15. Please indicate number of patient visits:**

	<u>Past 12 Months</u>	<u>Estimated next 12 Months</u>
Emergency Visits	_____	_____
Urgent Care visits	_____	_____
Health/ Wellness Visits	_____	_____
<b>TOTAL VISTS</b>	_____	_____



16. If your facility offers any of the following services on site please provide the number of tests, prescriptions, or imaging studies respectively performed:

	<u>Past 12 Months</u>	<u>Estimated next 12 Months</u>
X-ray / Imaging	_____	_____
Pharmacy	_____	_____
Laboratory	_____	_____

Are any of these services offered to individuals who are not your facility's primary patient?  YES  NO  N/A

17. Please indicate percentage of patients among the following:

- |                                            |                                       |
|--------------------------------------------|---------------------------------------|
| _____ % Urgent Care                        | _____ % Alternative Medicine          |
| _____ % Emergency Care                     | _____ % Women's Health/ Gynecological |
| _____ % General Practice / Family Practice | _____ % Sleep Studies                 |
| _____ % Dialysis                           | _____ % Psychiatric                   |
| _____ % Occupational health                | _____ % Sleep studies                 |
| _____ % Weight loss                        | _____ % Students                      |
| _____ % Crisis Stabilization               | _____ % Surgical                      |
| _____ % Other (please describe) _____      |                                       |

18. Does the applicant maintain any beds for overnight occupancy?  YES  NO  
 If yes, please provide total number \_\_\_\_\_

19. Is anesthesia administered by the applicant, the applicant's employees or independent contractors other than topical or local?  YES  NO  
 If yes please provide a detail explanation on page 6

20. Does the applicant's employees or independent contractors perform any prenatal care or obstetrical procedures?  YES  NO  
 If yes, please provide details on page 6

21. Does the applicant, employees, or independent contractors use drugs for weight reduction?  YES  NO  
 If yes, attach list of drugs used and percentage of practice devoted to weight reduction; frequency and duration of prescriptions or weight reduction drugs and quantity dispensed.

22. Does the applicant perform laser hair removal, botox injections or dermal filler injections?  YES  NO

23. Does the applicant perform any psychiatric shock therapy?  YES  NO

24. Does the applicant perform any chelation therapy services?  YES  NO

25. Does the applicant administer any methadone treatment?  YES  NO  
 If yes, provide the number of treatments:  
 Last 12 Months \_\_\_\_\_ Next 12 Months \_\_\_\_\_

26. Does the applicant maintain written documentation of procedures for patient intake and follow-up?  YES  NO

27. Please provide name and location of any hospital or medical facility that the applicant refers in practice?  
 \_\_\_\_\_



**STAFF**

28. Please indicate the number of employed and contracted staff:

	<b>Number Employed?</b>		<b>Number Contracted</b>		Insured Elsewhere?	Coverage Desired?
	Full Time	Part Time	Full Time	Part Time		
Acupuncturists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Chiropractors*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Dentists*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Inhalation/ Respiratory Therapists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Laboratory Technicians					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Licensed Practical Nurses					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Nurse Anesthetists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Nurse Midwives*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Nurse Practitioner					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Opticians					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Optometrists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Paramedics/ EMT's					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Perfusionists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Pharmacists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physician Assistant					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physicians – Major Surgery*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physicians – Minor surgery*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physicians – No surgery*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physicians – OBGYN*					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Physiotherapists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Registered Nurses					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Social Workers					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Speech Therapists					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
X-ray Technicians					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Other: Specify					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

\* Additional applications required if coverage is desired

29. Please provide the name and specialty of the applicant's Medical Director: \_\_\_\_\_

Does the applicant's Medical Director have direct patient contact?  YES  NO

Full Time or  Part Time

30. Are all above individuals (indicated on page 3) licensed in accordance with applicable state and federal regulations?  YES  NO

31. Do you require contracted staff to carry their own professional liability insurance?  YES  NO  
If yes, what limits do they carry? \_\_\_\_\_

32. Do all physicians (employed and contracted) carry their own professional liability coverage?  YES  NO  
If yes, what limits do they carry? \_\_\_\_\_

33. Please indicate all of the hiring/screening procedures used for professionals and paraprofessionals who provide patient care services at your facility:

- Check of educational background, or residency program, when applicable.
- Check of previous employers ( In writing  By Telephone)
- Criminal background check ( STATE  FEDERAL)
- Drug / Alcohol / Abuse Screening
- Verify any pending license suspensions or revocations, or any pending disciplinary actions by other facilities.
- Require information on any professional liability or work-related claim that has previously been made against any individual.

34. Does your facility have written job descriptions?  YES  NO



**COVERAGE HISTORY AND LOSS HISTORY**

35. Please list professional liability insurance carried for each of the past five years.

Insurer	Dates covered	Limits of Liability Per claim/ Aggregate	Deductible	Premium	Retroactive date

36. If the applicant is currently insured under a commercial general liability policy please list coverage for the past five years.

Insurer	Dates covered	Limits of Liability Per claim/ Aggregate	Deductible	Premium	Occurrence or Claims Made

If the current expiring GL policy is claims- made what is the retroactive date? \_\_\_\_\_

**Provide details for all "yes" answers to questions 37-42 on page 6 or attach additional pages as needed**

- 37. Has the applicant or any of its employees ever had any professional license or license to prescribe and or dispense narcotic ever been limited, suspended, revoked, denied, or investigated by any licensing board or regulatory agency?  YES  NO
- 38. Has the applicant or any of its employees ever been charged with, or convicted of a crime other than minor traffic violation?  YES  NO
- 39. Has the applicant or any of its employees ever been diagnosed or treated for alcoholism, drug addiction, any chemical dependency, or mental or chronic physical illness?  YES  NO
- 40. Has any claims or suit for malpractice ever been made against the applicant **OR** any other person proposed for this insurance? **(Complete Supplemental Claims form for Each)**  YES  NO
- 41. Is the applicant or any person proposed for in this insurance aware of any known losses or claims that have not been reported to a prior insurance carrier or any other source from which payment might be made? **(Complete Supplemental Claims form for Each)**  YES  NO
- 42. Is the applicant or any person proposed for this insurance aware of any act, error, omission, fact, circumstance or records request from any attorney which may result in a malpractice claim or suit? **(Complete Supplemental Claims form for Each)**  YES  NO



**GENERAL LIABILITY - complete only if you are requesting GL coverage**

43. Building Description

	<u>Buildings/Wings</u>			
	#1	#2	#3	#4
Type of Construction:	_____	_____	_____	_____
No. of Stories:	_____	_____	_____	_____
Square Footage	_____	_____	_____	_____
Date Built:	_____	_____	_____	_____
Smoke detectors:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Local/Central station fire alarm:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Sprinkler System:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial

44. Do any of the Applicant's locations have any (explain any "yes" answers on page 6):

- a. Exposure to flammables, explosive, chemicals?  YES  NO
- b. Catastrophe exposure?  YES  NO
- c. Exposure to radioactive materials?  YES  NO

45. Has any claim for General Liability **ever** been made against any person(s) or entity(ies) proposed for this insurance? If Yes, answer complete supplemental claims form for each.  YES  NO

46. Is (are) any person(s) or entity(ies) proposed for this insurance aware of any fact, circumstance or situation which may result in a General Liability claim, such that would fall under the proposed insurance? If Yes, answer complete supplemental claims form for each.  YES  NO

**SUPPLEMENTAL INFORMATION** Use the remainder of this page as needed or to address questions referenced within the application

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**SUPPLEMENTAL CLAIMS INFORMATION**

If reporting more than one claim, then please photocopy this form and complete a separate form for each. Attach additional sheets if necessary for adequate explanation. All questions must be answered or marked Not Applicable (N/A), and each sheet must be signed.

Name of Patient: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Date reported to insurance company: \_\_\_\_\_  
Name of insurance company: \_\_\_\_\_  
Date of incident and your treatment: \_\_\_\_\_  
Allegations: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Additional Defendants: \_\_\_\_\_  
What is the present condition of the patient? \_\_\_\_\_  
\_\_\_\_\_

**Status of Claim**

<input type="checkbox"/> Suit threatened, no action taken	Court outcome in your favor:	Unresolved/Open
<input type="checkbox"/> Suit filed but dropped by claimant	<input type="checkbox"/> Jury verdict	<input type="checkbox"/> Awaiting mediation
<input type="checkbox"/> Summary judgment in your favor	<input type="checkbox"/> Directed verdict	<input type="checkbox"/> Awaiting court action
<input type="checkbox"/> Suit settled out of court	Court outcome in favor of plaintiff:	Reserve amount:
a. Date claim paid: _____	<input type="checkbox"/> Jury verdict	\$ _____
b. Amount paid: \$ _____	<input type="checkbox"/> Directed verdict	
c. Did you want to settle?	Amount of loss payment:	
<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	

Name and address of the attorney assigned to your case: \_\_\_\_\_  
\_\_\_\_\_

To your knowledge, was any settlement paid by another party involved (i.e., your P.A., P.C., partners, employees, etc.)?  
Yes: \_\_\_\_\_ No: \_\_\_\_\_

Explain in detail what action(s) you have taken to prevent recurrence of this type of claim: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Printed Name: \_\_\_\_\_

## FRAUD WARNING

**NOTICE TO ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, CONNECTICUT, DELAWARE, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NORTH CAROLINA, NORTH DAKOTA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TEXAS, UTAH, VERMONT, WASHINGTON, WEST VIRGINIA, WISCONSIN, AND WYOMING APPLICANTS:** In some states, 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**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.

**NOTICE TO FLORIDA APPLICANTS:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.

**NOTICE TO HAWAII APPLICANTS:** For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

**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 denial of insurance benefits.

**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 MEXICO 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 civil fines and criminal penalties.

**NOTICE TO NEW YORK APPLICANTS:** Any person who knowingly and with intent to defraud an 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 \$5,000 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/she 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 a any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**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 a 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 the person to criminal and civil penalties.

**NOTICE TO TENNESSEE 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 VIRGINIA 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.





The Applicant acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation. The Applicant warrants that the above statements and particulars together with any attached or appended documents are true and complete and do not misrepresent, misstate or omit any material facts.

The Applicant agrees to notify us of any material changes in the answers to the questions on this questionnaire which may arise prior to the effective date of any policy issued pursuant to this questionnaire and the Applicant understands that any outstanding quotations may be modified or withdrawn based upon such changes at our sole discretion.

Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance.

All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

Applicant: \_\_\_\_\_ Title: \_\_\_\_\_

FEIN #: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Agent / Broker Name: \_\_\_\_\_

**REQUESTED COVERAGE (requested coverage may not be provided – review Quote for actual terms presented)**

What Coverages?	<input type="checkbox"/> Professional Liability Retro Date: _____	<input type="checkbox"/> General Liability Retro Date: _____ or <input type="checkbox"/> Occurrence:
What Limits?	<input type="checkbox"/> \$100,000 / \$300,000 <input type="checkbox"/> \$200,000 / \$600,000 <input type="checkbox"/> \$250,000 / \$750,000 <input type="checkbox"/> \$500,000 / \$1,500,000 <input type="checkbox"/> \$1,000,000 / \$1,000,000 <input type="checkbox"/> \$1,000,000 / \$2,000,000 <input type="checkbox"/> \$1,000,000 / \$3,000,000 <input type="checkbox"/> Other: _____	
Deductible?	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> Other: _____	

