

APPLICATION FOR ALLIED HEALTH PROFESSIONALS

PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY INSURANCE CLAIMS MADE AND REPORTED COVERAGE

Supplemental application may be required for anesthetists, midwives and perfusionists

Please type or print all answers in ink. All questions require a response. If space is insufficient, please attach additional pages.

I. General Information:

A. Full name (include professional designation) _____

B. Residence Address _____
(Street Address) (City) (State) (County) (Zip Code)

Residence Phone # _____ SSN _____ Date of Birth _____

C. Principal Practice Address _____
(Street Address)

(City) (State) (Zip Code) (County) (Post Office Box)

Additional Practice Locations _____ % of practice _____
_____ % of practice _____

Phone Number _____ Fax Number _____

E-mail Address _____ Web Site _____

D. Are you a current U.S. citizen ☐ Yes ☐ No If "No", what is your current status in the U.S., and where is your current citizenship? _____

E. Are you in current military service? ☐ Yes ☐ No If "Yes", in what capacity? _____

F. Type of Practice; check all that apply:

- | | |
|--|---|
| <input type="checkbox"/> Unincorporated Solo Practice | <input type="checkbox"/> Incorporated Solo Practitioner |
| <input type="checkbox"/> Professional Corporation | <input type="checkbox"/> Professional Association |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Collaboration with physician practice | <input type="checkbox"/> Other (Please explain) |

Entity Name and Address _____

Do you require coverage for this entity? ☐ Yes ☐ No If "Yes", please provide the names of all medical professionals practicing under this entity, including but not limited to physicians and healthcare extenders :

Do you do any business under a d/b/a (doing business as)? ☐ Yes ☐ No If "Yes", please provide name: _____

G. Does your practice have:

A Blog?

☐ Yes ☐ No

An EHR (Electronic HealthCare Records) system?

☐ Yes ☐ No

Implemented procedures to comply with the HIPAA privacy rules?

☐ Yes ☐ No

H. Do you or any organization authorized by you engage in any advertising or solicitation of patients? ☐ Yes ☐ No If "Yes", please attach copies of all advertising material including website address(es).

II. Medical Training:

Training	Hospital/School	City & State	Completed?	Dates From/To
Undergraduate or Nursing School			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Post-graduate training			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Any Additional Training			<input type="checkbox"/> Yes <input type="checkbox"/> No	

D. Are you currently certified by any Professional Board? ☐ Yes ☐ No

If "Yes", please provide Name of Board _____

Expiration date of Certification/Recertification _____

E. Are you a member of any professional association? ☐ Yes ☐ No If "Yes", please list memberships: _____

F. How many hours of continuing medical education have you taken in each of the past two years?

III. License Information:

A. Please provide Federal DEA License # and status _____

B. Please provide the following information for all of the states in which you have practiced:

State	License #	Effective Date	Expiration Date	Active?
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No

IV. Hospital Privileges

A. Provide the following information for all hospitals and surgical centers where you are currently on staff:

Name	City	State	Type of Privileges

V. Physician Affiliations and Office Staffing:

Do you employ, contract with, collaborate with or supervise any physicians or non-physician healthcare extenders? ☐ **Yes** ☐ **No**

If "Yes", please provide the following information: *(Attach separate sheet, if necessary)*

Name	Title	Employee (Y or N)	Separate Insurance* (Y or N)

****Please provide a current certificate of insurance for each individual with separate coverage.***

VI. Practice Characteristics:

A. Please provide average weekly patient encounters including those patients seen by healthcare extenders you employ or supervise _____

B. Please provide average weekly practice hours _____

C. Do you practice Concierge Medicine? ☐ **Yes** ☐ **No**

D. Does your practice include telemedicine including but not limited to the use of telecommunications technology as a medium for rendering professional services, opinions or advice? ☐ **Yes** ☐ **No**

If "Yes", please provide the following information:

Identify all states involved in the telemedicine practice: _____

Provide % of practice devoted to these activities: _____

Are telemedicine services limited to collaboration with physician(s)? ☐ **Yes** ☐ **No**

E. Are you in the employ or under contract to any entity (including governmental), other than the primary entity listed in **General Information**? ☐ **Yes** ☐ **No**

If "Yes", please provide details including your responsibilities:

If under any contracts, do they contain hold harmless agreements? ☐ **Yes** ☐ **No**

F. Are you employed or contracted by a hospital, school, psychiatric facility, hospice, nursing home, commercial enterprise or other organization?

☐ **Yes** ☐ **No** If "Yes", please describe your duties: _____

G. Do any of the following apply to your practice:

Administrative or teaching responsibilities ☐ **Yes** ☐ **No**

Locum tenens practice ☐ **Yes** ☐ **No**

Moonlighting activities ☐ **Yes** ☐ **No**

Provide services for any adult or juvenile inmates in any local, state or federal correctional facility, jail, prison or holding facility ☐ **Yes** ☐ **No**

If "Yes", to any of the above, please provide details:

- H. Do you treat or consult in any sovereign nation other than the United States including American or Alaskan Native lands? ☐ **Yes** ☐ **No**

If "Yes", please explain:

- I. Do you participate in an Accountable Care Organization? ☐ **Yes** ☐ **No**

If "Yes", please provide name:

VII. Practice Description:

A. Your Specialty _____

B. Specialty of Supervising/Collaborating Physician _____

Does your practice include assisting at or performing invasive procedure with the exception of suture of minor lacerations, incision of sebaceous boils and cysts, needle aspiration of cysts (limited to subcutaneous tissue), incision and removal of foreign body from superficial or subcutaneous tissue. Localized treatment of second and third degree burns and umbilical and urethral catheterization:?

If "Yes", please describe:

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- C. Are you responsible for or do you assist in the labor or delivery of a fetus? ☐ **Yes** ☐ **No**
If yes, indicate the average or expected number of deliveries per year _____

- D. Do you provide prenatal care after the first trimester ☐ **Yes** ☐ **No**

- E. Does your practice include perinatology ? ☐ **Yes** ☐ **No**

- F. Does your practice include neonatal care? ☐ **Yes** ☐ **No**

- G. Do you work in an Emergency Room ☐ **Yes** ☐ **No**

If "Yes", please explain:

VIII. Prior Coverage and Experience

- A. Please provide the following information regarding the past 5 years of professional liability coverage:

Policy Period	Insurer	Policy Limits	Deductible	Policy Type	Premium	* Total # of Claims
				<input type="checkbox"/> CM <input type="checkbox"/> Occ		
				<input type="checkbox"/> CM <input type="checkbox"/> Occ		
				<input type="checkbox"/> CM <input type="checkbox"/> Occ		
				<input type="checkbox"/> CM <input type="checkbox"/> Occ		
				<input type="checkbox"/> CM <input type="checkbox"/> Occ		

** Total # of claims by carrier regardless of payment, no payment, dismissed or open.*

- B. Have you ever practiced without professional liability insurance? ☐ **Yes** ☐ **No**

If "Yes", please indicate dates: From _____ To _____

- C. Have you ever had insurance company decline, cancel, rescind or non-renew any Professional Liability policy? (Response not required in State of Missouri.) ☐ **Yes** ☐ **No**

If "Yes", please provide explanation:

D. Please complete the following:

1. Have you had or been involved now or ever in a professional liability claim or suit? If "Yes", please complete the **Supplemental Claim Information** form for each. ☐ **Yes** ☐ **No**
2. Have you had any losses or claims that have not been reported to a prior insurance carrier or any other source from which payment could be made? ☐ **Yes** ☐ **No**
3. Are you aware of any specific act, omission or circumstance involving particular and specific professional service(s) that may result in a claim that has not been reported to a prior insurance carrier? ☐ **Yes** ☐ **No**
4. Have you had any requests for medical records by a patient or his/her attorney which might result in a claim? ☐ **Yes** ☐ **No**
5. Do you have any information relating to service(s) on a Board which may result in a claim? ☐ **Yes** ☐ **No**
6. Have you had any prior professional liability carrier refuse coverage for, or decline to accept a report of a specific act, omission or circumstance involving a particular and specific professional service(s) that may result in a claim, threat of a claim, letter of intent, adverse result notice or attorney contact? ☐ **Yes** ☐ **No**
7. Have you ever been investigated, asked to resign or been involved in official or non-official proceedings brought by a hospital, managed care organization or other healthcare organization to deny, limit, suspend non-renew or revoke your privileges? ☐ **Yes** ☐ **No**
8. Has your license to practice or your permit to prescribe or dispense drugs ever been limited, suspended, revoked, placed on probation or been voluntarily surrendered in any state? ☐ **Yes** ☐ **No**
9. Have you ever been notified to respond to, appear before or been investigated by any licensing or regulatory agency on a complaint of any nature, including but not limited to unprofessional or unethical conduct? ☐ **Yes** ☐ **No**
10. Have you ever been charged with or convicted of an act committed in violation of any law or ordinance? ☐ **Yes** ☐ **No**
11. Have you ever been evaluated, treated or hospitalized for alcohol or substance abuse? If "Yes", complete the **Substance Abuse Supplement**. ☐ **Yes** ☐ **No**
12. Have you ever been evaluated, treated or hospitalized for mental or emotional disorders? ☐ **Yes** ☐ **No**
13. Have you ever had or do you now have a physical or mental disability or other condition or circumstance that, despite reasonable accommodation would limit your ability to safely practice in your medical specialty? ☐ **Yes** ☐ **No**

If "Yes" to any of the above, please provide details:

NOTICE TO THE APPLICANT—PLEASE READ CAREFULLY

If the Applicant does not purchase prior acts coverage from the Company there will be no coverage with the Company for any claim, suit or circumstance based upon the rendering or failure to render professional services prior to the effective date of the Applicant's policy.

No fact, circumstance or situation indicating the probability of a "Claim" or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or organization(s) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there is knowledge of any such fact, circumstance or situation, any "Claim" subsequently emanating therefrom, shall be excluded from coverage under the proposed insurance.

This application, information submitted with this application and all previous applications related hereto and material changes to any of the foregoing of which the Company and/or affiliates thereof receives notice is on file with the Company and/or affiliates thereof and is considered physically attached to and part of the policy if issued. The Company and/or affiliates thereof will have relied upon this application and all such attachments in issuing the policy.

For the purpose of this application, the undersigned authorized agent of the person(s) and organization(s) proposed for this insurance declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this application and in any attachments, are true and complete. The Company and/or affiliates thereof are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

If the information in this application or any attachment materially changes between the date this application is assigned and the effective date of the policy, the Applicant will promptly notify the Company and/or affiliates thereof, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

The undersigned declares that the person(s) and organization(s) proposed for this insurance understand that:

The policy for which application is made applies only to "Claims" first made during the "Policy Period".

Unless amended by endorsement, the limits of liability contained in the policy shall be reduced, and may be completely exhausted by "Claim Expenses" and, in such event, the Company will not be liable for "Claim Expenses" or the amount of any judgment or settlement to the extent that such costs exceed the limits of liability in the policy.

Unless amended by endorsement, "Claim Expenses" shall be applied against the "Deductible".

FRAUD STATEMENTS

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only.

Applicable in CO

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 Agencies.

Applicable in FL and OK

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)*. *Applies in FL Only.

Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares 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 materially 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.

Applicable in KY, NY, OH and PA

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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*.

*Applies to NY Only.

Applicable in ME, TN, VA and WA

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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

WARRANTY

I warrant to the Company that I understand and accept the notice stated above, and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy, I authorize the release of claim information from any prior insurer to the Company and/or affiliates thereof.

Must be signed by the Applicant within 60 days of the proposed effective date.

Name of Applicant

Title

Signature of Applicant

Date

Signing this form does not bind the Applicant or the Company to complete the Insurance.

<p>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 insurance act, which is a crime and subjects the person to criminal and civil penalties.</p>
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