

# Professional Liability Application for Allied and Miscellaneous Services

PROASSURANCE  
**MID-CONTINENT**  
UNDERWRITERS, INC



Instructions: Answer all questions; applicant's name must include the names of all businesses and locations for which coverage is desired. If the answer is none, state none. If the answer is not applicable, state not applicable (N/A). If the space provided is insufficient to fully answer the question, please attach a separate sheet.

**Note:** Application must be dated and signed by owner, partner, officer, or administrator.

**Please type or print in ink.**

## Part I. General Information

Tax ID/SSN: \_\_\_\_\_

1.1 Applicant Name (including DBAs): \_\_\_\_\_

1.2 Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

1.3 Location Address(es): \_\_\_\_\_  
\_\_\_\_\_

1.4 County (parish) of Each Location: \_\_\_\_\_

1.5 Telephone Number: Office: \_\_\_\_\_ Fax: \_\_\_\_\_

1.6 Person to Contact for Survey: Name: \_\_\_\_\_ Title: \_\_\_\_\_

1.7 Year Entity Established: \_\_\_\_\_

1.8 Entity is:  Individual  Corporation  Partnership  Professional Association/Corporation  
 Other; Describe: \_\_\_\_\_

1.9 Entity is:  For Profit  Non-Profit  
Describe Source of Funds: \_\_\_\_\_

1.10 If an individual, what is your profession? \_\_\_\_\_ as  Employee  Student  
How many years have you been practicing? \_\_\_\_\_  
In which branch of profession do you specialize? \_\_\_\_\_

1.11 Name, address and type of operation of employer, or school, if student: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Is your employer/employment by or through a registry or temporary employment?  
Agency?  Yes  No  Yes  No

1.12 Proposed Effective Date: \_\_\_\_\_

1.13 Requested Limits of Liability (if available): \$ \_\_\_\_\_ /\$ \_\_\_\_\_  
Professional Liability \$ \_\_\_\_\_ Each Occurrence  
General Liability \$ \_\_\_\_\_ General Aggregate

1.14 Annual Gross Receipts: Estimated Next Twelve Months \$ \_\_\_\_\_  
Last Twelve Months \$ \_\_\_\_\_

1.15 Total premises square footage occupied by applicant: \_\_\_\_\_

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1.16 List applicant entity's memberships in professional organizations: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1.17 Is the applicant eligible for certification or accreditation?  Yes  No  
If yes, is applicant certified and/or accredited?  Yes  No  
If no, explain the reason: \_\_\_\_\_  
\_\_\_\_\_

**Part II. Exposures**

2.1 Service is licensed as: \_\_\_\_\_

2.2 Describe the nature of insured's operation including types of services rendered and activities conducted:  
\_\_\_\_\_  
\_\_\_\_\_

2.3 What was your total number of patient/client visits last year? \_\_\_\_\_ Estimated next year? \_\_\_\_\_

2.4 Breakdown of patient services:

____ % AIDS	____ % Alcoholic	____ % Bariatric
____ % Communicable	____ % Dental	____ % Disability
____ % Drug Addiction	____ % Emergency Medical	____ % Family Planning
____ % General Exams	____ % Gynecological	____ % Hemodialysis
____ % Holistic Medicine	____ % Major Surgery	____ % Minor Surgery
____ % Nutritional (Diet)	____ % Obstetric	____ % Occupational Medical
____ % Optometry/Ophthalmology	____ % Orthopedic	____ % Pediatric
____ % Psychiatric	____ % Rehabilitative Therapy	____ % Research/Experimental
____ % Stress Testing	____ % Substance Abuse	____ % Other; Describe: _____

2.5 Are any of the following performed?

Administer anesthesia (general or local)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Surgery (major or minor including Face Peel, Dermabrasion, Silicone Injection, and Needle Biopsies)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cardiac Catheterization	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnostic tests	<input type="checkbox"/> Yes <input type="checkbox"/> No
Chemotherapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
X-Rays	<input type="checkbox"/> Yes <input type="checkbox"/> No
Radiation Therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reduction of Fracture	<input type="checkbox"/> Yes <input type="checkbox"/> No
Shock Therapy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prescribe medication	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obstetric procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No

For all yes answers, give detailed description on separate page or back of application.

2.6 Total number of all staff: \_\_\_\_\_  
Total payroll or remuneration paid last year (E&C): \$ \_\_\_\_\_  
Estimated payroll or remuneration next year (E&C): \$ \_\_\_\_\_  
If you contract for services of any outside health care staff, break down total estimated annual payments to contractors by professional category: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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- 2.7 Do you desire coverage for independent contractor(s) (including them as additional insured(s) on your policy while working on your behalf)?  Yes  No  
 Do you require:
- a) contracted staff (if any) to carry their own Professional Liability Insurance and secure Certificates of Insurance as evidence of such coverage?  Yes  No  
 If yes, indicate minimum limits required: \_\_\_\_\_
- b) employed physicians, surgeons, nurse anesthetists, dentists, podiatrists or chiropractors to carry their own Professional Liability Insurance and secure Certificates of Insurance as evidence of such coverage?  Yes  No  
 If yes, indicate minimum limits required: \_\_\_\_\_

2.8 Number of Professional Staff: E = Employed; C = Contracted  
 Show total number of hours of client service provided by all categories of staff: \_\_\_\_\_

<u>E</u>	<u>C</u>	Annual Hours	<u>E</u>	<u>C</u>
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> EEG or EKG Operators
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Electrologists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Hearing Aid Fitters
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Inhalation/Respiratory Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Laboratory Technicians
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> LPNs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Medical Technicians
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Physio/Physical Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Podiatrists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Prosthetic Device Fitters
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Psychologists/Psychotherapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> RNs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Social Workers
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Speech Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> X-Ray or Radiologist Techs
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> X-Ray or Radiologist Therapists
<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/> Other; Describe: _____

\*Attach list and indicate specialty.

- 2.9 Give name of Administrator/Supervisor and describe his/her training and experience:  
 \_\_\_\_\_
- 2.10 Do you sell any products?  Yes  No  
 If yes, describe and indicate estimated annual sales for each: \_\_\_\_\_  
 \_\_\_\_\_
- 2.11 Do you rent or otherwise provide any equipment or products to others?  Yes  No  
 If yes, describe and indicate estimated annual sales for each: \_\_\_\_\_  
 \_\_\_\_\_
- 2.12 Describe any "fundraising" or other special events activities conducted: \_\_\_\_\_  
 \_\_\_\_\_
- 2.13 Does the applicant maintain any beds for overnight occupancy?  Yes  No  
 If yes, indicate the number \_\_\_\_\_, type \_\_\_\_\_ and the number of patient days the last 12 months \_\_\_\_\_.

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- 2.14 Do you provide any of the following services:
- A) Blood Bank/Plasma Centers  Yes  No
  - B) Cemeteries/Funeral Homes/Morticians  Yes  No
  - C) Medical Arts Schools and Colleges  Yes  No
  - D) Pharmacies  Yes  No
  - E) Nursing Homes  Yes  No
- If yes, complete the appropriate supplement application.

**Part III. Risk Management**

- 3.1 Name, qualifications, and number or years of experience of the Medical Director:
- | Name | Title | Experience/Training | Association Membership |
|------|-------|---------------------|------------------------|
|      |       |                     |                        |
- 3.2 Does your agency have a written credentializing policy and procedure for all individuals associated with or practicing within the agency?  Yes  No
- 3.3 Do you conduct pre-employment screening and investigation?  Yes  No
- 3.4 Do you prepare job descriptions and instructional manuals for your staff?  
If so, enclose a copy of each.  Yes  No
- 3.5 Do you maintain a written clinical record showing the total number of visits by each category of staff for each patient or organization client?  Yes  No
- 3.6 Are patients accepted for health care services only upon a written plan of treatment established by an attending physician?  Yes  No  
Explain any exceptions: \_\_\_\_\_
- 
- 3.7 Are you equipped with an emergency 24-hour telephone call line for all of staff and patients:  Yes  No
- 3.8 Do you enter into any contractual agreements (other than lease of premises agreements)?  
If yes, attach explanation.  Yes  No
- 3.9 Does the applicant advertise its services other than an ordinary local telephone directory listing? If yes, please attach a copy of each advertisement.  Yes  No
- 3.10 Do you require staff to report all incidents (accidents) which might result in a liability claim **and** are records of such reports kept on file by you?  
If not, are you agreeable to instituting this procedure?  Yes  No  
 Yes  No
- 3.11 Are the applicant and all professional employees licensed in accordance with applicable state and federal laws? If no, attach explanation of any exception.  Yes  No
- 3.12 Has the applicant or any of its employees:
- a) Ever been the subject of disciplinary or investigatory proceedings or reprimanded by an administrative or governmental agency, hospital, or professional association?  Yes  No
  - b) Had any professional license refused, suspended, revoked, renewal refused, or accepted only with special terms or has applicant or any of its employees voluntarily surrendered any professional license?  Yes  No
  - c) Been convicted for an act committed in violation of any law or ordinance other than traffic offenses?  Yes  No
- If the answer to any of 3.12 is yes, please attach a detailed explanation.**
- 3.13 Please describe in detail any additional operations, business pursuits, joint ventures in which your facility is currently engaged which would fall outside the scope of typical home health care operations.  None  Description Attached

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**Part IV. History**

4.1 List prior professional liability insurers for the past five years, starting with the most recent year. If none, state none.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? \_\_\_\_\_

4.2 List prior general liability insurers for the past five years, starting with the most recent year. If none, state none.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? \_\_\_\_\_

4.3 Have any claims been made or occurrences reported during the past six years against any of the proposed insureds or against any entity in which any proposed insured has or has had an interest?  Yes  No

If yes, please describe; indicate status of the claim or suit and any amount(s) paid or reserved (attach an additional sheet if necessary): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

4.4 Does any proposed insured have any knowledge of an event, circumstance, or occurrence (other than any listed in 4.3 above) prior to the effective date of the proposed policy, or does any proposed insured foresee that a claim may be brought as a result of said event, circumstance, or occurrence?  Yes  No

If yes, describe the event and indicate the reason for anticipation of a claim:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

I understand and agree this Application and any and all supplements attached hereto may be made a part of any policy issued, and any such policy will be issued in reliance upon the representation made herein. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the Company, result in the voiding of insurance issued in reliance on this Application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation, and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release to the company providing insurance coverage and ProAssurance Mid-Continent Underwriters, Inc., any documents, records, or other information bearing upon the foregoing.

I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.

Applicant and all owners, employees, and contractors are licensed or duly authorized in all states or jurisdictions where professional services are provided. Applicant warrants the truth of all answers to the above questions, and that applicant has not withheld any information which is calculated to influence the judgment of the insurance company in considering this application.

**Important: This application must be signed by the applicant. Signing this form does NOT bind the company to complete the insurance.**

\_\_\_\_\_

Date

\_\_\_\_\_

Applicant Signature/Title

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# Optometrists, Opticians, Optical Goods Stores Supplement

PROASSURANCE  
**MID-CONTINENT**  
 UNDERWRITERS, INC



**Note:** Supplement must be dated and signed by owner, partner, officer, or administrator.

**Please type or print in ink.**

Tax ID/SSN: \_\_\_\_\_

1. Applicant Name (including DBAs): \_\_\_\_\_

2. Requested Coverages: \_\_\_\_\_ Optometrist Only\*  
 \_\_\_\_\_ Opticians & Optical Goods Store Only\*  
 \_\_\_\_\_ Both of the Above  
 \_\_\_\_\_ Other; Describe: \_\_\_\_\_

\*Entities that have Optometrist and Optician/Optical Goods are to be insured as "Both," unless specifically requested as separate and accompanied by evidence of equal insurance for the portion of the operation for which insurance is not requested. The professional liability coverage for Opticians is always insured under the general liability policy for the Optical Goods Store.

3. (a) Annual Gross Receipts: From Optometry Services: \$ \_\_\_\_\_  
 (estimate next 12 months) From Optical Goods Sales: \$ \_\_\_\_\_  
 Other; Describe: \$ \_\_\_\_\_  
 Total: \$ \_\_\_\_\_

(b) Total Gross Receipts (previous 12 months): \$ \_\_\_\_\_

4. Applicant is licensed, registered, or certified as: \_\_\_\_\_

5. Do you manufacture (or grind) lenses, eyeglasses, optical goods, or any other products?  Yes  No  
 If yes, receipts? \$ \_\_\_\_\_

6. Are you a direct importer (from a foreign country) of any optical goods or any other products?  Yes  No  
 If yes, please complete Products Supplement.

7. Do you sell products other than eyeglasses, lenses, and related materials (e.g., binoculars, microscopes, cameras, or jewelry)?  Yes  No  
 If yes, describe and complete Products Supplement.

8. Indicate the number (by type) of staff including owners, employees, associates, and independent contractors.

\_\_\_\_\_ Optometrists \_\_\_\_\_ Clerical/Office/Receptionists  
 \_\_\_\_\_ Opticians \_\_\_\_\_ Other: \_\_\_\_\_

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# Medical Products Sales or Equipment Rental Supplemental Application

PROASSURANCE  
**MID-CONTINENT**  
UNDERWRITERS, INC



Tax ID/SSN: \_\_\_\_\_

A. List each product or equipment line individually and provide receipts for each. Attach a copy of your products/equipment brochures.

Describe Product/Equipment Line	Annual Receipts	
	From Rental	From Sales
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____

B. Describe clients applicant sells/rents to, and % each:

\_\_\_\_\_ % Individuals using products in their home      \_\_\_\_\_ % Individuals in nursing homes\*  
 \_\_\_\_\_ % Nursing homes or similar residential facilities\*      \_\_\_\_\_ % Hospitals\*  
 \_\_\_\_\_ % Clinics/labs\*      \_\_\_\_\_ % Physicians\*  
 \_\_\_\_\_ % Other\*; Describe \_\_\_\_\_

\* If other than individuals in their home, is there a financial/ownership relationship between applicant and client or facility?  Yes  No If Yes, explain: \_\_\_\_\_

- C. Who does the servicing and repair of the products? \_\_\_\_\_  
 Who does the servicing and repair of rental equipment? \_\_\_\_\_
- D. Are any products manufactured by others and sold under your entity's label?  Yes  No  
 If yes, which products? \_\_\_\_\_
- E. Are any additional products planned in the next twelve months?  Yes  No  
 If yes, include them under question A, and estimate the receipts in the next 12 months.
- F. How are products marketed? (attach ad copy or brochures) \_\_\_\_\_

- G. Is a rental/lease agreement signed by customers prior to releasing any rental equipment?   Yes  No  
 If yes, please enclose a copy of the rental agreement.
- H. Is formal written inspection program for rental equipment conducted prior to each rental?  Yes  No
- I. Are manufacturer's labels/directions/instructions provided to customers for all rentals?  Yes  No
- J. Do the manufacturers or distributors of any of the above listed items:
- 1) Name your entity as an additional insured under their products liability policies?  Yes  No
  - 2) Provide Certificates of Insurance for Products Liability to you?  Yes  No
  - 3) Provide maintenance/service agreements for their product(s)?  Yes  No
  - 4) Hold you harmless for loss arising from their products?  Yes  No
- If the answer is yes for some products, please specify which product line and which answers: \_\_\_\_\_

K. Are all manufacturers/suppliers well-known U.S. firms?  Yes  No If no, give details of which are not and any foreign products: \_\_\_\_\_

L. If sales of medicines or drugs are made by applicant, is a licensed pharmacist employed or contracted?  Yes  No  
 If, yes indicate number: \_\_\_\_\_ Employed (W-2) \_\_\_\_\_ Contracted (1099)  
 Does pharmacist carry his/her own professional liability insurance?   Yes (Limits: \_\_\_\_\_)  No

\_\_\_\_\_  
Date Signature/Title

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