

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 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| B) Cemeteries/Funeral Homes/Morticians | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| C) Medical Arts Schools and Colleges | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| D) Pharmacies | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| E) Nursing Homes | <input type="checkbox"/> Yes | <input type="checkbox"/> 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 |
|-------|-------|---------------------|------------------------|
| <hr/> | | | |
- 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? | <input type="checkbox"/> Yes | <input type="checkbox"/> 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? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c) Been convicted for an act committed in violation of any law or ordinance other than traffic offenses? | <input type="checkbox"/> Yes | <input type="checkbox"/> 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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Pharmacist/Pharmacy Supplement



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

Please type or print in ink, and do not reduce when faxing.

Tax ID/SSN: _____

1. Applicant Name: _____

2. Is the pharmacy owned by a pharmacist? Yes No

3. Does the pharmacist(s) mix any IV solutions or pills for compounding drugs? Yes No
 If yes, are solutions made from pre-mixed packages? Yes No

If not, please explain: _____

4. Annual gross receipts estimated for next 12 months (complete all applicable categories):

From Prescription Sales: \$ _____
 From Sundries Sales: \$ _____
 From Medical Equipment Sales *1 \$ _____
 From Medical Equipment Rental *1 \$ _____
 From In-Home I.V. Therapy*2 \$ _____
 Other: _____ \$ _____
 (Total receipts last 12 months: \$ _____) Total: \$ _____

*1 Complete Products Sales or Equipment Rental Supplement

*2 Complete Home IV Supplement

5. Total number of ALL staff: _____

Number of Professional Staff: (E = Employed; C = Contracted)

E	C		E	C	
_____	_____	Pharmacists	_____	_____	Pharmacy Technicians
_____	_____	RN	_____	_____	LVN/LPN
_____	_____	Respiratory Therapists	_____	_____	Laboratory Technicians
_____	_____	Other: _____	_____	_____	Other: _____
_____	_____	Other: _____	_____	_____	Other: _____
_____	_____	Physicians			

Note: Physicians are required to carry own professional liability insurance at equal limits. Complete Physician Exposure Supplement.

6. Total payroll or remuneration paid to all staff: _____ Est. next 12 months: \$ _____
 (employee or contract) Actual last 12 months: \$ _____

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7. **If Applicant is an Employed or Contract Individual**, give name and address of all employers, nature of employer's operations, name of direct supervisor, and describe your duties:

Does employer require you to carry the insurance being applied for? Yes No
Does employer carry own professional liability insurance? Yes No

8. 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? Yes No
If not, are you agreeable to instituting this procedure? Yes No

9. Do you rent, sell, or otherwise provide any equipment or products to others? Yes No
If yes, complete our Medical Products Sales or Equipment Rental Supplement.

10. Do you have any other premises or operations exposures not stated in this application, or do you have an interest in any other health care services businesses? Yes No
If yes, enclose complete description and underwriting/rating information including insurance coverage for that operation (Professional and General Liability), including carrier, limits, etc.: _____

Date

Applicant/Title