

HEALTHCARE
FACILITY LIABILITY
INSURANCE APPLICATION

NOTICE TO RHODE ISLAND APPLICANTS:

This insurance contract has been placed with an insurer not licensed to do business in the State of Rhode Island but approved as an Surplus Lines Insurer. The insurer is not a member of the Rhode Island Insurers Insolvency fund. Should the Insurer become insolvent, the protection and benefits of the Rhode Island Insurers Insolvency Fund are not available.

NOTICE TO SOUTH CAROLINA APPLICANTS:

This company has been approved by the director or his designee of the South Carolina Department of Insurance to write business in this State as an eligible surplus lines insurer, but is not afforded guaranty fund protection.

THIS POLICY FOR WHICH YOU ARE APPLYING PROVIDES CLAIMS-MADE AND REPORTED COVERAGE. 'Claims' or 'suits' must first be made against the insured and reported to the company in writing during the policy period unless an extended reporting period applies.

DO NOT USE THIS APPLICATION FOR HOSPITALS OR LONG-TERM CARE FACILITIES.

Answer all questions completely. If any questions do not apply, print "N/A" in the space.

I. APPLICANT PROFILE					
A. Applicant Name		B. Doing Business As:		C. State of Domicile	
D. Mailing Address		E. City, State, Zip		F. County	
G. Telephone Number	H. Facsimile Number	I. Website Address		J. Annual Revenues	
K. Applicant's legal structure <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Joint Venture		L. Tax status <input type="checkbox"/> For Profit <input type="checkbox"/> Not for profit		M. Do you provide professional services over the internet? If yes, please attach a detailed description of your services. <input type="checkbox"/> Yes <input type="checkbox"/> No	
N. List names, locations and descriptions of all legal entities, including subsidiaries for which the Applicant is a part.					
Loc. #	Business Name & Address	Description	Date Acquired	Ownership %	Retroactive Date
O. Please describe any acquired or sold entities in the past 5 years:					
P. Number of years this facility has been: Operating: _____ Owned by Present Owners: _____ Managed by Present Management: _____			Q. List of licenses held by your facility including type and expiration dates:		
R. List all accreditations (JC, DHHS, etc.) and association memberships held by your facility and include a copy of the most recent report:					
S. Are you a member of the National Association For Home care and hospice (NAHC)? <input type="checkbox"/> Yes <input type="checkbox"/> No					
T. Have you sold, discontinued or acquired any operations in the past five years, or do you plan to in the upcoming year?					
U. Do you plan to add any new procedures, products or services in the upcoming year?					

II. COVERAGE/LIMITS/DEDUCTIBLES			
A. Requested Policy Effective Date	B. Requested Policy Expiration Date	C. Are you requesting Prior Acts? <input type="checkbox"/> Yes – Retroactive Date is _____ <input type="checkbox"/> No	D. Are you currently enrolled in a Patient's Compensation Fund? <input type="checkbox"/> Yes <input type="checkbox"/> No
E. Limits of Liability Professional Liability: <input type="checkbox"/> \$1,000,000 Each Person / \$3,000,000 Total Limit <input type="checkbox"/> \$ _____ Each Medical Incident/\$ _____ Total Limit <input type="checkbox"/> \$ _____ Umbrella Limits (Complete ACORD Application)		F. Deductible (Event Deductible/Total Deductible) <input type="checkbox"/> No Deductible <input type="checkbox"/> \$5,000/None <input type="checkbox"/> \$10,000/None <input type="checkbox"/> \$25,000/None <input type="checkbox"/> \$50,000/None	G. Are you requesting the following? General Liability Coverage <input type="checkbox"/> Yes <input type="checkbox"/> No EBL Coverage <input type="checkbox"/> Yes - # of Employees _____ <input type="checkbox"/> No

III. PROFESSIONAL LIABILITY EXPOSURES
A. Health Care Services Provided: Check each box that applies and provide projected exposure information for the next 12 months. If you have multiple locations, provide exposure information for each location separately.

1. Do you sell or lease any medical equipment or products to patients or others in connection with your operation?
 YES NO
 If yes, please complete the following information:
 Total Annual Sales: \$_____ Total Annual Lease/Rental Receipts: \$_____

a. Category I. Expendable Items – Intended for one time usage and disposed (i.e. adhesive tape, bandages, or hypodermic needles, etc.)
 Total Annual Sales: \$_____ Total Annual Lease/Rental Receipts: \$_____

b. Category II. Non-Expendable Items – Excluding diagnostic or treatment equipment or devices. This category includes, but is not limited to hospital beds, bathroom safety bars, portable toilets, patient lifts or hoists, traction apparatus, ambulatory aids such as walkers, strollers, canes, crutches, wheelchairs, etc. and prosthetic devices and I.V. stands including medical and surgical instruments unless considered diagnostic or treatment, etc.
 Total Annual Sales: \$_____ Total Annual Lease/Rental Receipts: \$_____

c. Category III. Diagnostic or Treatment Devices – This category includes oxygen and other medical gases used in conjunction with respiratory therapy (excluding ventilators), treatment devices or equipment NOT used to sustain life or perform critical monitoring functions. Also included are blood pressure gauges, I.V. pumps, portable EKG machines, or sending devices.
 Total Annual Sales: \$_____ Total Annual Lease/Rental Receipts: \$_____

d. Category IV. Life Sustaining or Critical Life Monitoring Equipment or Devices – This category includes dialysis or heart/lung machines, apnea monitors, or any other life dependent monitors or any other equipment or devices that if they malfunction/fail could result in death or serious deterioration in a health condition.
 Total Annual Sales: \$_____ Total Annual Lease/Rental Receipts: \$_____

2. Are you included under the Manufacturer's Products Liability Coverage? YES NO

V. ADMINISTRATION AND STAFF

A. Medical Director

Does the Medical Director provide direct patient care? YES NO N/A

Name of Medical Director	Specialty	Insurance Carrier/ Policy Number/Policy Period	Check one:	Hours per month*:	Financial Interest**:
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		

B. Physicians/Surgeons – List additional Physicians in the Comments Section

Names	Specialty	Insurance Carrier/ Policy Number/Policy Period	Check one:	Hours per month*:	Financial Interest**:
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
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			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		
			<input type="checkbox"/> Employee <input type="checkbox"/> Contractor		

Are you requesting coverage for these physicians? YES NO

*Hours/Month - Indicate the total number of hours per month, on average, that each individual works for your facility.

**Financial Interest – Provide the percent of Financial Interest in the Facility (Owner, Stock, etc.)

C. Allied Health Care Professionals (indicate number of personnel in each applicable category)

	Employees			Contractors		
	Full-Time	Part-Time	Annual Hours	Part-Time	Full-Time	Part-Time
Aides						
Chiropractors						
Counselors/Social Workers						
Dentists						
Dieticians/Nutritionists						
EMT's/Paramedics						
Nurse Anesthetists						
Nurse Midwives						
Nurse Practitioners/Clinicians						
Occupational Therapists						
Oral Surgeons						
Pharmacists						
Physical Therapists						
Physician/Surgeon/First Assistants						
Podiatrists						
Psychologists						
RNs/LPNs/LVNs						
Respiratory Therapists						
Social Workers						
Speech Therapists						
Technicians						
Other (describe):						

Are you requesting coverage for independent contractors? YES NO

D. Insurance Requirements — Please explain any 'No' answers in the Comments Section.

1. Indicate if employed or contracted healthcare professionals carry professional liability insurance:
 - a. Physicians or surgeons? YES NO
 - b. Oral surgeons, dentists, nurse anesthetists, nurse practitioners, physician assistants and nurse midwives? YES NO
 - c. Allied health care professionals? YES NO
2. Indicate the minimum professional liability insurance limits required for employed or contracted:
 - a. Physicians or surgeons: \$_____ Each occurrence/\$_____ Aggregate
 - b. Oral surgeons, dentists, nurse anesthetists, nurse practitioners, physician assistants and nurse midwives: \$_____ Each occurrence/\$_____ Aggregate
 - c. Allied health care professionals: \$_____ Each occurrence/\$_____ Aggregate
3. How often do you verify professional liability insurance limits? _____

Comments Section:

E. Hiring/Screening/Training Procedures for Employees, Contractors and Volunteers

1. Does screening/hiring procedures include the following:
 - a. Educational background YES NO
 - b. Previous employers/employment history YES NO
 - c. Personal references YES NO
 - d. Hospital privileges for physicians, oral surgeons and dentists YES NO
How often do you update your list of specific privileges? _____
 - e. Pending license suspensions or revocations, or any pending disciplinary actions by other facilities YES NO
 - f. Criminal background check:
 - g. County State Federal None
 - h. Medical professional claims history YES NO
 - i. Drug/alcohol/abuse screening YES NO

E. Hiring/Screening/Training Procedures for Employees, Contractors and Volunteers – Continued

2. If an individual has had a previous claim, license suspension or revocation, how does that impact your procedures for hiring that person? Are any additional criteria applied? _____

3. Are each of the above procedures followed and documented? YES NO
If no, please explain in the Comments Section.

4. What training is provided for new staff (e.g., aides, volunteers, technicians)? _____

5. Are written job descriptions established for all employees and volunteers? YES NO

6. Before staff can provide care, is a competency based checklist used to assess and document their skills? YES NO

Comments Section:

VI. CONTRACTUAL AGREEMENTS

1. Does Legal Counsel review all contractual agreements? YES NO

2. Have you agreed to hold harmless or indemnify others under contract? YES NO

3. Please describe any services provided to other entities: _____

4. Please describe any contracted services provided to you: _____

VII. ADMISSION/DISCHARGE CRITERIA

Please describe any 'No' answers in the Comments Section.

1. Is there an admission policy in place? YES NO

2. Is there a medical records policy in place? YES NO

3. Is there a discharge policy in place? YES NO

4. How long are medical records maintained? _____ years N/A

Comments Section:

VIII. RISK MANAGEMENT/QUALITY MANAGEMENT

1. Is there a written, formalized Risk Management/Quality Management program? YES NO

2. Does the governing body periodically review the program for effectiveness and approve necessary changes? YES NO

3. Who coordinates your Risk Management program?
 Name: _____
 Title: _____
 Telephone Number: _____
 Email Address: _____

4. Is the Risk Manager accountable and solely responsible for Risk Management? YES NO

5. **If no, describe other responsibilities:** _____

6. Is the Risk Manager responsible for reviewing incident reports? YES NO

7. Does the Risk Manager have a clinical background? YES NO

IX. POLICY AND LOSS INFORMATION

A. Losses - Please include loss runs and attach a detailed explanation to any 'Yes' answers.

- 1. Are you aware of any accident, circumstance or loss that has occurred that might give rise to a claim or suit in the future? YES NO
 YES NO
- 2. Have you had any professional claims or suits made against your facility during the last five years?
- 3. Have you or any of your staff been the subject of disciplinary or investigatory proceedings or reprimanded by a governmental or an administrative agency, hospital or professional association? YES NO
- 4. Has any insurance company ever canceled, non-renewed, or declined to accept your professional or general liability insurance? YES NO
- 5. Have you been the subject of any license suspension or revocation or been placed under probation? YES NO

B. Provide the following information for Professional Liability Insurance for the current policy year and previous four years:

<u>Policy Period</u>	<u>Carrier</u>	<u>Limits</u>	<u>Ded/SIR</u>	<u>CM or Occ</u>	<u>Retro Date</u>	<u>Premium</u>

PLEASE INCLUDE THE FOLLOWING INFORMATION:

- 1. LOSS HISTORY:
 - A. CURRENT EVALUATED LOSS RUNS FOR A **MINIMUM** OF THE PAST 5 YEARS, INCLUDING CURRENT YEAR.
 - B. BREAKDOWN OF TOTAL INCURRED LOSSES (PAID AND OUTSTANDING FOR INDEMNITY AND EXPENSES).
 - C. FULL DETAILS OF ALLEGATION ON ALL LOSSES PAID OR OUTSTANDING IN EXCESS OF \$50,000.
- 2. CURRENT AUDITED FINANCIAL STATEMENT, IF AVAILABLE.

X. NOTICE TO APPLICANT

NOTICE: ANY PERSON WHO, KNOWINGLY OR WITH INTENT TO DEFRAUD OR TO FACILITATE A FRAUD AGAINST ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM FOR INSURANCE CONTAINING FALSE, DECEPTIVE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD.

NOTICE TO ARKANSAS, LOUISIANA AND 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 fines and confinement in prison.

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 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.

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 insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with the 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 MAINE APPLICANTS: It is a crime to provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties may include imprisonment, fines or a 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 YORK 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 shall also be subject to a civil penalty not to exceed five thousand dollars 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 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 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 the 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.

NOTICE TO PUERTO RICO APPLICANTS: Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON 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 undersigned represents that he or she is authorized to sign this application on behalf of the applicant and further represents and acknowledges that all information contained in this application, including any supplements and attachments, is true, accurate and complete; will be relied upon by the company in determining whether to insure the applicant and at what rate to insure it; and will be considered part of any policy that is issued.

The undersigned further represents and acknowledges that the policy applied for provides coverage on a claims made and reported basis and, subject to the policy provisions, will apply only to claims or suits that are first made and reported in writing to the company during the policy period unless an extended reporting period applies.

Applicant Signature:

Producer Signature:

Print Name:

Print Name:

Title:

Date:

Date: