



b. Your principal practice location is a(n):

Hospital  Ambulatory Surgery Center  Professional Office with Specialty  Other \_\_\_\_\_

**2. Secondary practice location for which coverage is requested (If none, check here )**

\_\_\_\_\_ (Practice Name) \_\_\_\_\_ (Street)

\_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_ (Zip)

a. Provide the number of weekly hours for your secondary practice location (exclude on-call hours): \_\_\_\_\_

b. Your principal practice location is a(n):

Hospital  Ambulatory Surgery Center  Professional Office with Specialty  Other \_\_\_\_\_

**3. Please indicate your professional specialty:** \_\_\_\_\_

**4. Do you render professional services directly to patients?** .....  YES  NO

*If yes, please describe these services in detail and indicate whether you are supervised and by whom.*

<u>Detailed Description of Professional Services</u>	<u>% Supervised</u>	<u>Name of Supervising/Collaborating Physician</u>
_____	_____ %	_____
_____	_____ %	_____
_____	_____ %	_____

**5. Do you render professional services that do not involve contact with a patient?** .....  YES  NO

*If yes, please describe these services in detail* \_\_\_\_\_

**6. Do you perform or assist in any surgical procedures?**.....  YES  NO

*If yes, please answer (i) below.*

i. Please list all surgical procedures performed (including minor surgery): \_\_\_\_\_

ii. Is anesthesia (other than topical or by means of local infiltration) administered by either yourself or others? *If yes, please attach a detailed explanation.*  YES  NO

iii. Do you perform or assist in any surgical procedure(s) in a professional office or similar non-hospital facility? *If yes, please attach a detailed explanation*  YES  NO

**7. Do you perform radiation therapy?**.....  YES  NO

**8. Do you perform psychiatric shock therapy?**.....  YES  NO

**9. Do you prescribe or dispense any drugs without the countersignature of a physician?**

*If yes, please provide a detailed explanation below.*

\_\_\_\_\_  
\_\_\_\_\_



**10. Please indicate the approximate percentages of your patients for which coverage is requested:**

_____ % Hemodialysis	_____ % Psychiatric	_____ % Pediatric
_____ % Holistic Medicine	_____ % Substance Abuse	_____ % Bariatrics
_____ % Surgical	_____ % Obstetrical	_____ % Physical Rehabilitation
_____ % Stress Testing	_____ % Gynecology	_____ % Disability Evaluation
_____ % Communicable	_____ % Dental	_____ % Research or Experimental
_____ % Family Planning	_____ % Family/General Practice	_____ % Other _____

**11. Please give the approximate percentages of time spent in the following work locations:**

_____ % Administrative Office	_____ % Nursing Home	_____ % Patient's Home
_____ % Ambulance	_____ % Laboratory	_____ % Hospital Ward
_____ % Classroom	_____ % Operating Room	_____ % Professional Office
_____ % Emergency Dept. of Hospital	_____ % Outpatient Clinic	_____ % Other _____

**12. Provide the following:**

	<u>Weekly</u>	<u>Annually</u>
a. Average number of patients you saw during the last 12 months for all jobs	_____	_____
b. Estimated number of patients you will see during the next 12 months for all jobs	_____	_____
c. Estimated number of patients you will see during the next 12 months for all jobs for which coverage is requested	_____	_____

**13. If you are the owner of the practice, indicate your sources and amounts of actual and projected total revenue:**

<u>Source</u>	<u>Amount This Fiscal Year</u>	<u>Amount Next Fiscal Year</u>
Charitable Contributions:	\$ _____	\$ _____
Government Funding:	\$ _____	\$ _____
Fee for Services:	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____

**PRACTICE SPECIALTY AND EDUCATION**

**14. Provide the following information for all of the states in which you practice:**

<u>State</u>	<u>License #</u>	<u>Effective Date</u>	<u>Expiration Date</u>	<u>Active (Yes/No)</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**15. Describe your professional training:**

<u>Name of Institution</u>	<u>Years of Training</u>	<u>Degree or Certification Attained</u>
_____	From _____ To _____	_____
_____	From _____ To _____	_____
_____	From _____ To _____	_____

**16. Is the Applicant a "Covered Entity" under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy? If yes,**

a. Has the Applicant implemented procedures to comply with the HIPPA Privacy Rule?  YES  NO



b. Provide the name and title of the Applicant's Privacy Officer: \_\_\_\_\_

17. Are you a member of any professional societies? *If yes, list memberships below*  YES  NO

18. List all locations and dates where you have practiced in the last 10 years:

Practice Name	City/State	From	To

### PRACTICE INFORMATION

19. Type of practice for which coverage is requested:

- Solo practitioner (unincorporated)       Solo practitioner (incorporated)\*  
 Partnership      \* Name of Entity: \_\_\_\_\_  
 Professional Association       Professional Corporation (for profit)  
 Employee of \_\_\_\_\_       Professional Corporation (not for profit)  
 Other \_\_\_\_\_

20. Do you own or operate any business other than that shown above?  YES  NO  
*If yes, please give details on a separate sheet.*
21. Are you employed or contracted by any individual or entity other than your principal practice location(s)?  YES  NO  
*If yes, please attach a description of your responsibilities.*
22. Are you employed by or under contract to any government entity?  YES  NO  
*If yes, please attach a description of your responsibilities.*
23. Do you advertise your professional services in any manner (other than a simple listing in a telephone directory)?  YES  NO  
*If yes, attach a copy of all of your advertisements.*
24. Are you associated with any agency or organization that engages in any kind of advertising for, or solicitation of, patients?  YES  NO  
*If yes, please attach a detailed explanation and copy of all advertisements.*

### PRIOR POLICY AND LOSS INFORMATION – Questions 25-40 provide details for all “YES” answers

25. Has your medical or narcotics license ever been limited, suspended, revoked, denied, or investigated by any licensing board or regulatory agency?  YES  NO
26. Has your board certification or membership in any medical society or association ever been refused, suspended, revoked, or voluntarily surrendered?  YES  NO
27. Have your hospital privileges ever been suspended, restricted, denied, placed in probationary status, or revoked?  YES  NO
28. Have you ever been charged with, or convicted of a crime other than minor traffic violations?  YES  NO
29. Have you ever been diagnosed or treated for alcoholism, drug addiction, any chemical dependency, or mental or chronic physical illness?  YES  NO
30. Has any fee or professional relations complaints been registered against you with your medical association, hospital, or a state licensing authority?  YES  NO



**31. Provide the following information pertaining to your past 5 years of professional liability insurance coverage:**

<u>Carrier</u>	<u>Policy Period</u>	<u>Policy Limits</u>	<u>Deductible</u>	<u>Claims Made? (Y/N)</u>	<u>Retro Date</u>

- 32.** Do you currently participate in or plan to participate in a state patient compensation fund, health care stabilization fund or other governmentally established malpractice liability funding mechanism? If yes, identify \_\_\_\_\_  YES  NO
- 33.** Have you ever practiced without professional liability insurance?  YES  NO
- 34.** Do you have professional liability insurance for work you do elsewhere? If yes, please explain on page 6.  YES  NO
- 35.** Have you ever had any insurance company decline, cancel, rescind, or non-renew any professional liability insurance policy?  YES  NO
- 36.** Have you ever been involved in any professional liability claim or suit, either directly or indirectly?  YES  NO
- 37.** Are you 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?  YES  NO
- 38.** Are you aware of any request for medical records by a patient or his/her attorney which might result in a claim?  YES  NO
- 39.** Are you aware of any prior professional liability carrier refusing coverage for, or declining to accept a report of a specific act, omission, or circumstance involving particular and specific professional services that may result in a claim, threat of claim, letter of intent, adverse result notice, or attorney contact?  YES  NO
- 40.** Have all circumstances that might reasonably lead to a claim or suit, even if you believe them to be without merit, been reported to your current or prior professional liability company? **Indicate N/A if you are not aware of any such circumstances.** If yes, how many? \_\_\_\_ please complete a supplemental claims form for each.  YES  NO  N/A

**REQUESTED COVERAGE**

(NOTE: The Company may not offer or quote requested coverage)

**Requested Effective Date:** \_\_\_\_\_ **Requested Retroactive Date:** \_\_\_\_\_

**Requested Limits of Liability**

- \$100,000/\$300,000     
  \$200,000/\$600,000     
  \$250,000/\$750,000  
 \$500,000/\$1,500,000     
  \$1,000,000/\$3,000,000     
  \$2,000,000/ \$6,000,000 (VA only)





## 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 fact.

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: \_\_\_\_\_

Applicants Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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





## SUPPLEMENTAL CLAIM/ INCIDENT INFORMATION

If reporting more than one claim or incident, please photocopy 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: \_\_\_\_\_

Incident  Claim

Date reported to insurance company: \_\_\_\_\_

Name of insurance company: \_\_\_\_\_

Date of incident and your treatment: \_\_\_\_\_

Allegations / Circumstances: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Additional Defendants: \_\_\_\_\_

What is the present condition of the patient? \_\_\_\_\_

\_\_\_\_\_

### **STATUS OF CLAIM**

Suit threatened, no action taken

Suit filed but dropped by claimant

Summary judgment in your favor

Suit settled out of court

Date claim paid: \_\_\_\_\_

Amount paid: \$ \_\_\_\_\_

Did you want to settle?  Yes  No

#### **Court outcome in YOUR favor:**

Jury verdict

Directed verdict

#### **Court outcome in favor of plaintiff:**

Jury verdict

Directed verdict

Amount of loss payment: \$ \_\_\_\_\_

#### **Unresolved/Open**

Awaiting mediation

Awaiting court action

Reserve amount: \$ \_\_\_\_\_

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: \_\_\_\_\_

