



PHYSICIANS AND SURGEONS PROFESSIONAL LIABILITY APPLICATION (CLAIMS MADE AND REPORTED COVERAGE)

SECTION I – GENERAL INFORMATION

1) Full Name of Applicant:

DBA (if applicable):

2) Principal Office Address:

3) Home Address:

4) Website address (if applicable):

5) Date of Birth: _____ Place of Birth: _____ Social Security #: _____

6) Are you a U.S. citizen? Yes No

If No, indicate your status and date of entry into the United States:

7) List the States and license numbers where you practice:

8) DEA Number:

9) Professional training – or attach a current Curriculum Vitae (CV) and skip questions 9 – 13.

| | School or Facility | Location | Specialty | Start Date | Completion Date |
|----------------|--------------------|----------|-----------|------------|-----------------|
| Medical School | | | | | |
| Internship | | | | | |
| Residency | | | | | |
| Fellowship | | | | | |
| Other Training | | | | | |

10) Additional medical training? Yes No

If Yes, provide details including type, location and date of training:

11) Where have you practiced your profession since completion of training:

In: _____ From: _____ To: _____

In: _____ From: _____ To: _____

In: _____ From: _____ To: _____

- 12) Are you American Board Certified? Yes No
- Medical Specialty: Date Certified:
- Medical Specialty: Date Certified:
- 13) Indicate memberships in professional societies:
- 14) What is your medical or surgical specialty?
 Percentage dedicated to this specialty? %
- 15) What is your subspecialty?
 Percentage dedicated to this specialty? %
- 16) Do you limit your practice to the above specialties? Yes No
- If No, what other specialties do you practice? Provide details:

SECTION II – PRACTICE INFORMATION

- 17) Including your own individual legal entity(s), please provide the names of all current practice locations, along with your interest in each. State whether or not you are seeking coverage for your services at each. Please add a separate attachment if necessary.

| Name of Entity or Facility and Location | Interest (Employee, Independent Contractor, Partner, Owner) | % of Ownership | Are you seeking coverage for <u>your</u> services at this facility?* | | Should the <u>entity or</u> <u>facility</u> be included for coverage? | |
|---|---|-------------------|---|----|---|----|
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |
| | | | Yes | No | Yes | No |

* For all No answers, please provide evidence of coverage in place elsewhere.

- 18) For the entities/facilities at which you are seeking coverage, please advise the following:
- a) Approximately how many hours per week will you be working?
 - b) The number of weekly non-surgical patient encounters seen by you?
 - c) The number of weekly surgeries performed by you:

19) For those entities/facilities that should also be included for coverage, please advise the following:

a) The number of weekly patient encounters for all staff:

20) Are you contracted as Medical Director for any facilities? Yes No
 If Yes, please provide names of each facility:

Should coverage extend to these services? Yes No
 If Yes, please provide copies of all contracts, including scope of work.

21) Do you provide any of the following?

| | | Are services provided? | | Is coverage needed? | | If Yes, please provide a summary of the services to be included for coverage |
|----|--|------------------------|----|---------------------|----|--|
| a) | Services at, or for, Long term care facilities? | Yes | No | Yes | No | |
| b) | Services at, or for, Correctional facilities? | Yes | No | Yes | No | |
| c) | Any Obstetrical and/or Prenatal care? | Yes | No | Yes | No | |
| d) | Contracted or employed by a governmental entity? | Yes | No | Yes | No | |

22) Do you currently have privileges in any hospital? Yes No
 If Yes, please provide the following details:

(a) List the hospitals at which you are currently a staff member:

(b) Briefly describe the type and extent of your hospital privileges:

(c) Are you Chief or Head of a hospital department? Yes No
 If Yes, which department(s):

Is coverage needed for these services? Yes No

(d) Do you provide services in any hospital emergency room work? Yes No

If Yes, is the emergency room care:

1) Only for your own patients? Yes No

2) Required for staff privileges? Yes No

3) How many hours per month?

4) Does the hospital cover you for malpractice while you work in the emergency room? Yes No

5) Are you requesting coverage for your emergency room work? Yes No

23) Do you offer professional advice to the public such as through a website, radio or TV broadcasts, newsletters, etc.? Yes No

If Yes, provide details:

24) Do you advertise or prescribe any off-label use of drugs? Yes No

- 25) Do you anticipate any changes in your practice? Yes No
 If Yes, provide details:

SECTION III – STAFF

- 26) Please provide the number of professionals you employ or with whom you contract to provide services, and state whether they carry their own medical malpractice coverage.

| | Employed | Contracted | Carry their own Med Mal policy*? |
|----------------------|----------|------------|----------------------------------|
| Physicians | | | Yes No |
| Physician Assistants | | | Yes No |
| Nurse Practitioners | | | Yes No |
| Surgical Assistants | | | Yes No |
| CRNA's | | | Yes No |
| Chiropractors | | | Yes No |
| RN's | | | Yes No |
| LPN's, Nurse Aides | | | Yes No |
| Other: | | | Yes No |
| Other: | | | Yes No |

*Attach copies of declarations pages on above professionals that carry their own malpractice policies.

- 27) Are all of the above individuals licensed in accordance with applicable state and federal regulations? Yes No
 If No, attach an explanation.
- 28) If you included any Physician Assistants or Nurse Practitioners above, do you maintain practice agreements, delegation of service agreements, collaboration agreements, or the equivalent with such providers where/as required by state law? Yes No
 If Yes, please attach a list of all that qualify.

SECTION IV – NON SURGICAL PROCEDURES

- 29) Does your practice include prescribing of opioids? Yes No
 If Yes, provide the following details:
- (a) Specify the percentage of your practice derived from opioid prescriptions %
- (b) Do you full comply with the [CDC Guideline for Prescribing Opioids](#)? Yes No
- (c) Does your practice adhere to any and all prescription drug monitoring program (PDMP) requirements in the state(s) where you conduct business? Yes No
- (d) Do you also dispense the opioids? Yes No

Pain Management

- 30) Does your practice include Pain Management? Yes No
 If Yes, please provide the following details:
- (a) What percent is from Prescription Only Pain Management. %

(b) Please indicate the procedures you perform:

CATEGORY 1:

Facet Joint Blocks

Lesioning

Percutaneous Discectomy

Percutaneous Endoscopic Nerve Root Decompression

Peripheral Nerve Block

Radio Frequency Nerve Ablation

Rapid Opiate Detoxification

Selective Nerve Root Block

Sympathetic Blocks

Trigger Point Injections

CATEGORY 2:

Dorsal Column Simulator
Implants/Reprogramming

Epidural or Spinal Catheters

Intradiscal Electrothermal Therapy

Peripheral Nerve Stimulation

Spinal Infusion Implants/Pumps; Removal,
Refilling/Reprogramming

Vertebroplasty

Discectomy

Weight management

31) Does your practice include weight management? Yes No

If Yes, please provide the following details:

(a) Please specify the percentage of patients that are exclusively treated for weight control
(other than by just diet and exercise): %

(b) Do you prescribe any weight control drugs? Yes No

If Yes, list drugs prescribed:

(c) Do you dispense supplements for weight control? Yes No

If Yes, list supplements dispensed:

(d) Do you provide injections for weight control? Yes No

If Yes, list the medications in use:

Alternative and Other Procedures NOC

32) Please mark all procedures that may apply to your practice.

NOTE: If you practice other treatments that are considered "alternative", please fill them in under OTHER.

If None, please check this box and proceed to question 33

Abortion or Abortion reversal medication

Ketamine Therapy

Acupuncture

Lithotripsy

Alternative Cancer Treatments NOC –

Medical Marijuana Evaluations

Describe:

BHRT pellets / Testosterone injections

Mesotherapy

Botox Injections for Pain or Cosmetics

Naturopathy/Homeopathy/Herbal Medicine

Chelation Therapy

Needle biopsies

Chemabrasion / Dermabrasion

Neural Therapy

COVID 19 treatments – describe:

Osteopathic / Chiropractic Manipulation – No Anesthesia

Cryotherapy

Osteopathic / Chiropractic Manipulation Under Anesthesia

Electroshock Therapy

Ozone Therapy

Erectile Dysfunction treatments

Prolotherapy

Hair transplants

Rapid Opiate Detoxification

HBOT:

Sclerotherapy

Elective

Wound care

Hypnotherapy

Transcranial magnetic stimulation (TMS)

IV Hydration / vitamin injections

Other – describe:

Regenerative Medicine

33) Do you perform any procedures using stem cells, exosomes or any derivative?

Yes No

If No, please skip this section and proceed to question #43.

34) Do you perform any stem cell transplantation or treatments other than autologous?

Yes No

If Yes,

(a) What type of stem cell products are you using?

(b) Describe accredited training and experience for all persons providing the procedures listed on this questionnaire.

- (c) Where do you purchase your stem cell products? (List all vendors)
- (d) Are all vendors FDA Regulated/FDA Approved? Yes No
- (e) Are all of the above-listed stem cell products FDA approved? Yes No
- (f) Have all stem cell products been tested for viral, bacterial or fungal infections? Yes No
- 35) What type of stem cell procedures/treatments are being performed including which ailment or condition are they meant to treat?
- (a) Have such procedures undergone clinical trials and have they been FDA approved? Yes No
If No, provide details:
- (b) Do you process and use the Stem Cells during the same visit in which they were collected? Yes No
If No, do you have a formal chain of custody procedure to make sure collected stem cells are only used by the donor? Yes No
Please provide details:
- 36) Describe accredited training and experience for all persons providing the procedures listed on this questionnaire. Please provide any training documentation.
- 37) What type of laboratory stem cell processing equipment is used?
- 38) Is your office/clinic adequately prepared and have procedures in place to handle emergencies such as adverse reactions to procedures/treatments? Yes No
- 39) Do you or any employees currently participate or are involved in stem cell treatment related to clinical trials? Yes No
If Yes, provide details:
- 40) Do you use an informed consent for every stem cell treatment you offer? Yes No
- 41) Do you advertise your stem cell treatments? Yes No
- 42) Do you or your principals have ownership interest in any other stem cell related business, research facilities or manufacturing operations? Yes No
If Yes, provide details:

SECTION V – SURGERY

- 43) Do you perform any type of surgery including minor surgery other than incision of boils and superficial abscesses or suturing skin and superficial fascia? Yes No

- 44) Do you assist in surgery:
 On your own patients? Yes No
 On patients of others? Yes No

If No to both, please skip questions 45 - 48. If Yes to either, please continue with the questions below.

- 45) Do you perform surgery in your office? Yes No
 If Yes, list the surgical procedures:

- 46) Do you perform surgery in other non-hospital facilities? Yes No
 If Yes, what type of facility and list the surgical procedures:

- 47) In the course of surgery, does a Board Certified Anesthesiologist provide the anesthesia? Yes No
 If No, provide details:

48) Surgical Procedures – please check all that apply, and provide additional details where requested

- | | |
|-------------------------------------|------------------------------------|
| Abortions | Angiography / Arteriography |
| Angioplasty | Cardiac Catheterization |
| Bariatric surgery – list procedures | Cholecystectomies |
| | Laparoscopic |
| | # performed last 12 mos: |
| Cosmetic Surgery | Cryosurgery / Malignant Lesions |
| Breast Augmentation | D&C |
| Breast Reduction | Endoscopic Procedures |
| Fat Recycling – what body parts | Fertility / Infertility treatments |
| | Hysterectomies |
| | Laparoscopic |
| Liposuction – max cc's | Other: |
| | |
| Silicone Implants – what body parts | Interventional Radiology |
| | |
| Penile Lengthening / enhancements | Neurosurgery |
| Other cosmetic surgeries – list | |
| | Orthopedic surgery |
| | Spine |
| | No spine surgery |
| Plastic Surgery - NOC | Organ transplants |
| % of Reconstructive | |
| % of Elective | |

Radiation Therapy including implants

Research / Clinical trials

Surgical procedures for research – provide details:

Sex change operations – list procedures

Spinal Surgery

Tonsillectomies / Adenoidectomies

Vasectomies / reversals

Vision correction - list procedures:

Vascular / Thoracic Surgery

Other surgical procedures not listed above:

SECTION VII – PAST INFORMATION

49) Have you, or any of your employees: (If Yes, attach details.)

- (a) Ever been subject of investigation or disciplinary proceedings or reprimanded by a governmental or administrative agency, hospital or professional association? Yes No
Attach a copy of Complaint and Consent Order document if applicable.
- (b) Ever been convicted for an act committed in violation of any law or ordinance other than traffic offenses? Yes No
- (c) Ever been treated for alcoholism or drug addiction or undergone personal psychiatric treatment or has any administrative agency, hospital or professional association requested or required you be evaluated for an alleged mental condition and/or alcohol or drug addiction? Yes No
- (d) Ever had any state professional license or license to prescribe or dispense narcotics refused, suspended, revoked, renewal refused or accepted only on special terms or ever voluntarily surrendered same? Yes No
- (e) Ever had any professional liability insurance cancelled, declined, refused to renew or accepted only on special terms? Yes No
- (f) Ever failed any medical licensing or specialty organization examination? Yes No

50) List the prior medical malpractice insurance carried for each of the past 5 years beginning with the most current:

| <u>Company</u> | <u>Policy Term</u> | <u>Limits of Liability</u> | <u>Retro Date</u> | <u>Premium</u> |
|----------------|--------------------|----------------------------|-------------------|----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

*Attach a copy of the declarations page of your most recent policy.

51) Has any claim or suit for alleged malpractice been brought against you? Yes No

If Yes, how many total claims or incidents?

Please complete the [Supplemental Claim Information Form](#) for each and every claim.

- | | | |
|--|-----|----|
| 52) Do you have any open claims? | Yes | No |
| 53) Has any claim or suit for alleged malpractice been made against you that has NOT been reported to a prior insurer? | Yes | No |
| 54) Are you aware of any acts, errors, omissions or circumstances which may result in a malpractice claim or suit being made or brought against you? If Yes, provide details including name of claimant, date of occurrence, date of first contact, allegation, and current status of incident: | Yes | No |

SECTION VI – COMMENTS

Please provide any additional information that we should consider when reviewing your application for coverage. (For example, only consider specific job, detailed explanation of the coverage needed, other procedures performed or types of treatment provided that were not mentioned above, further detail on any of the answers above, etc)

Please attach the following information:

- CV or Resume
- Currently valued loss runs for the last 7 years.
 - If not available, we will need a self-inquiry from the NPDB in addition to the available loss runs
 - Link for the NPDB report is: <https://www.npdb.hrsa.gov/ext/selfquery/SQHome.jsp>
- Copies of any disciplinary actions, stipulation orders or probation documents
- Copies of declarations pages for all employees or contractors that carry their own Medical Malpractice
- Copy of your most recent Medical Malpractice declarations page

Fraud Notices

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 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 in 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.

Applicable in all other 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 conceals for the purpose of misleading, information concerning any material fact, commits a fraudulent insurance act, which is a crime and may also be subject to civil penalty.

Other State Notices

Applicable in RI: THIS INSURANCE CONTRACT HAS BEEN PLACED WITH AN INSURER NOT LICENSED TO DO BUSINESS IN THE STATE OF RHODE ISLAND BUT APPROVED AS A 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.

I/We understand that this is an application for insurance only and that the completion and submission of this Application does not bind the Company to sell nor the applicant to purchase this insurance. I/We hereby declare that the above statements and particulars are true and I/we agree that this Application shall be the basis for any contract of insurance issued by the Company in response to it.

Electronic Signature of Applicant or Authorized Representative:

Title:

Date:

If you prefer not to return the questionnaire with an electronic signature, please print and sign.

