

# Medical Corporation Professional Liability Insurance Application



ProAssurance Casualty Company • PO Box 590009 • Birmingham, AL 35259-0009 • 800.282.6242 • 205.877.4400 • Fax 205.868.4040

With your fully completed, signed and dated application, please submit the following information:

1. Current insurance policy declaration page.
2. Written verification of the purchase of a reporting endorsement (tail) from your present carrier if your current coverage is claims-made and you are *not* applying for prior acts coverage.
3. Articles of Incorporation (including amendments).
4. Current business letterhead.
5. Roster of all health care providers, including paramedicals, who practice with this organization. (See section 4.B. for providers considered paramedical.) Any paramedical or physician requesting coverage must submit a healthcare provider application.
6. Loss runs from prior insurance companies or explanation as to why they are not available.

Note: Submission of a completed application confers no obligation upon ProAssurance to bind coverage.

## 1. Organization Information

Organization Name: \_\_\_\_\_

Federal Tax ID: \_\_\_\_\_ - \_\_\_\_\_ NPI Number: \_\_\_\_\_

Primary Office Street Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Office Fax: \_\_\_\_\_ Website: \_\_\_\_\_

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

Preferred Billing Address: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Is this contact the authorized representative for access to policy information at ProAssurance.com? Yes  No

If no, please provide the name of the policy's authorized representative: \_\_\_\_\_

### Please list additional practice locations:

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

#### A. Type of Corporation

- Corporation – Not for Profit       Solo Corporation       Partnership  
 Multi-shareholder Corporation       Limited Liability Corporation       Other: \_\_\_\_\_

B. Has the Organization ever been incorporated under a name other than that listed above? Yes  No

If yes, please list all previous names and the first use date of each:

\_\_\_\_\_

C. Is or has the Organization ever been incorporated in a state other than that listed above? Yes  No

If yes, please list states and first use date in each:

\_\_\_\_\_

D. Does the Organization practice under a d/b/a (doing business as) name? Yes  No

If yes, please list all d/b/a names:

\_\_\_\_\_

E. List other separate entities for which coverage is requested not listed above:

\_\_\_\_\_

\_\_\_\_\_

## 2. Coverage Requested

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A. Requested effective date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

B. Please indicate your desired level of coverage.

Primary Coverage Limits (Limit per Claim/Annual Aggregate Limit): \_\_\_\_\_ / \_\_\_\_\_

Excess Coverage Limits (where available): \_\_\_\_\_

C. Deductible amount (where available): \$ \_\_\_\_\_

Indemnity Only       Indemnity & Expense       None

D. Is the organization requesting Prior Acts Coverage? Yes  No

Requested Retroactive Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

Note: Prior Acts Coverage is optional and subject to separate underwriting approval. For your protection, do not forfeit your right to purchase extended reporting endorsement coverage from your current carrier unless you are specifically notified in writing by a ProAssurance company that your request for Prior Acts Coverage has been approved.

## 3. Professional Liability Insurance and Claims History

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A. Current Insurance Information (please indicate if none):

i. Name of Insurer: \_\_\_\_\_

ii. Policy Limits: \_\_\_\_\_ Shared  Separate

iii. Dates Covered, From: \_\_\_\_\_ To: \_\_\_\_\_

iv. Policy Type:  Claims-Made  Occurrence

v. If Claims-Made, Retro Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

vi. Did you purchase/receive a reporting endorsement (tail coverage)? Yes  No

B. Previous Insurance Information (please indicate if none):

i. Name of Insurer: \_\_\_\_\_

ii. Policy Limits: \_\_\_\_\_ Shared  Separate

iii. Dates Covered, From: \_\_\_\_\_ To: \_\_\_\_\_

iv. Policy Type:  Claims-Made  Occurrence

v. If Claims-Made, Retro Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

vi. Did you purchase/receive a reporting endorsement (tail coverage)? Yes  No

C. Have any claims or suits ever been filed against your organization as a result of professional services? Yes  No

D. Are you aware of any conduct, circumstances, occurrences, or incidents likely to give rise to a claim? Yes  No

E. If you are answered "yes" to question 3.C. or D., have the claims, conduct, circumstances, occurrences, or incidents been reported to a previous insurer? (Please complete the Supplementary Claims information form at the end of the application.) Yes  No

F. Has an insurance company, including Lloyd's of London, that offered you medical professional liability or related coverage ever canceled, declined to issue, refused to renew, surcharged your premium, or issued coverage with any restrictions or exclusions? Yes  No

If you answer yes to this question, provide complete details in the space provided at the end of the application or on a separate sheet.

## 4. Practice Information

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A. List all physicians who will be *insured elsewhere* and provide proof of coverage. Please provide explanation in the space provided at the end of the application.

Name

Specialty

Current Insurer

\_\_\_\_\_

\_\_\_\_\_

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B. List all paramedicals who will be *insured elsewhere* and provide proof of coverage.

Name	Specialty	Current Insurer
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

\*Paramedicals include a person practicing as a psychologist, nurse midwife, nurse anesthetist, nurse practitioner, physician’s assistant, surgeon’s assistant, perfusionist, optometrist, cytotechnologist, emergency medical technician, anesthesiologist assistant, or any person licensed, certified or otherwise authorized to deliver advanced level health care in the absence of direct supervision by a licensed physician.

C. Do physicians/individuals not affiliated with your organization use your facilities and/or equipment? Yes  No

D. Is the organization or any member physician whole or part owner in any medical professional joint venture outside of this practice? Yes  No

If yes, please describe in the space provided at the end of the application.

E. Is this organization considered a medical spa? Yes  No

**Fraud Warning – The Organization acknowledges the applicable fraud warning for its state as shown on the Fraud Warning Notices Page.**

**Consent to Conditions of Consideration of the Application for Insurance**

On behalf of the Organization, I understand that no coverage will be bound until after ProAssurance has reviewed this completed application and expressed its intention to provide coverage. Acceptance of payment is not an expression by ProAssurance of intent to provide coverage. If ProAssurance declines to offer coverage, any advance payment will be promptly returned to the Organization.

On behalf of the Organization, I accept the following conditions during the processing and consideration of this application—regardless of whether or not granted insurance—and for the duration of the insurance which may be issued.

Without waiving any substantive rights and remedies provided under applicable statutes and regulations, to the fullest extent permitted by law, I, on behalf of the Organization, release ProAssurance, its directors, officers, agents, employees and other authorized representatives from any and all liability for any acts pertaining to this application for insurance, including ultimate cancellation, rejection, or approval for insurance, and any communications, reports, records, statements, documents, or disclosures, including otherwise privileged or confidential information, made or given in good faith with respect to such application.

The Organization understands that should any incident, injury or death occur to any patient while under our care subsequent to my signing and dating this application, we must notify ProAssurance or its authorized agent or broker in writing of such event.

Name (Printed): \_\_\_\_\_

Applicant’s Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Important: Incomplete or incorrect information could require retroactive upward premium adjustment and, in the event of a claim, could lead to a denial of coverage. The following is an Applicant’s Representations and Authorization which requires your signature. Please read it carefully.

**Applicant's Representations and Authorization**

I, the undersigned, on behalf of the Organization, hereby authorize present and prior professional liability carriers, any and all attorneys who have represented us in connection with any claim of professional liability, and any other individuals, associations or entities having information regarding the Organization, to release to ProAssurance, upon its request, any information which in the judgment of any such person noted above may have bearing upon our acceptability to ProAssurance and its subsidiaries or agents as a professional liability risk, including but not limited to closed, pending or anticipated claims, underwriting or other information.

On behalf of the Organization, I understand that third-party information, records or data regarding our practices, medical procedures and/or prescribing practices may be used for informational or underwriting purposes.

On behalf of the Organization, I hereby release and agree to hold harmless all persons or organizations, their agents, servants, and employees, ProAssurance, its directors, officers, employees and agents from any liability arising from releasing the above information, notwithstanding the fact that there may be errors, omissions, or mistakes contained in such released information.

On behalf of the Organization, I further agree that ProAssurance and all persons and organizations described above may rely upon a photocopy of this Authorization, which shall be of equal validity with the signed original.

On behalf of the Organization, I hereby declare and represent that the foregoing statements and particulars are complete, to the best of my knowledge and recollection, and that I have not willfully concealed, omitted, or misrepresented any material fact or circumstance concerning this insurance or the subject thereof.

Name (Printed): \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Title: \_\_\_\_\_

Note: ProAssurance's Privacy Policy can be found at ProAssurance.com.

**For Agent's Use Only (if applicable)**

\_\_\_\_\_  
Agent's Name and License Number

\_\_\_\_\_  
Agency Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Agency Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
Phone

**Additional Comments**

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Please attach additional sheets as necessary.