



# NAS Insurance Services, inc.

## Application For: Miscellaneous Medical Malpractice Insurance (Claims Made Basis)

1. Name of Applicant: \_\_\_\_\_

2. Mailing Address: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

No. of Locations: \_\_\_\_\_ **(If multiple names and locations, please attach list)**

3. a) Date Established \_\_\_\_\_ Corporation  Partnership  Professional Assoc.  Individual   
For Profit  Not for Profit

b) In what states is the Applicant registered and licensed to practice? \_\_\_\_\_

c) Please specify any professional societies or associations which you are a member. \_\_\_\_\_

- 4. a) Is the firm engaged in, owned by, associated with, or controlled by any other business?  Yes  No
- b) Is the firm owned by any physician?  Yes  No
- c) Is the firm owned by any a hospital, or are any services hospital based?  Yes  No
- d) Have there been any changes in ownership of the business since the date the entity was established?  Yes  No

**If "Yes" to any of the above, give details:** \_\_\_\_\_

5. Professional Activities and Specialty **(Attach narrative description if necessary)**

Check all that apply:

- \_\_\_\_\_ Acupuncturist/Naturopathic Medicine
- \_\_\_\_\_ Alcohol/Drug/Psychiatric Rehabilitation
- \_\_\_\_\_ Ambulance Services
- \_\_\_\_\_ Ambulatory Surgery Center
- \_\_\_\_\_ Diagnostic Imaging
- \_\_\_\_\_ Dialysis Center
- \_\_\_\_\_ Health/Fitness Center
- \_\_\_\_\_ Home Healthcare Agency
- \_\_\_\_\_ Hospice
- \_\_\_\_\_ Medical Testing/Laboratory
- \_\_\_\_\_ Nurse Registry
- \_\_\_\_\_ Optometry
- \_\_\_\_\_ Out-Patient Medical Clinic
- \_\_\_\_\_ Out-Patient Mental Health Clinic
- \_\_\_\_\_ Pharmacy
- \_\_\_\_\_ Residential Facility
- \_\_\_\_\_ Speech Therapy
- \_\_\_\_\_ Other (Specify): \_\_\_\_\_

6. State approximate division of Applicant's patients among:

- |                               |   |    |                             |   |    |
|-------------------------------|---|----|-----------------------------|---|----|
| a) Alcoholics                 | ( | %) | k) Obstetrical              | ( | %) |
| b) Counseling/Family Planning | ( | %) | l) Pediatric                | ( | %) |
| c) Communicable               | ( | %) | m) Prisoners                | ( | %) |
| d) Dental                     | ( | %) | n) Psychiatric              | ( | %) |
| e) Drug Addicts               | ( | %) | o) Research or Experimental | ( | %) |
| f) General                    | ( | %) | p) Senile or Aged           | ( | %) |
| g) Hemodialysis               | ( | %) | q) Stress Testing           | ( | %) |
| h) Holistic Medicine          | ( | %) | r) Surgical                 | ( | %) |
| i) Medical                    | ( | %) | s) Tubercular               | ( | %) |
| j) Mentally Retarded          | ( | %) | t) Other: _____             | ( | %) |

7. a. List the number and type of Applicant's employees and volunteers below: If "None," state None. \_\_\_\_\_

<u>Number</u>	<u>Type of Profession</u>				
i) _____	Acupuncturist	xiv) _____	Optometrists		
ii) _____	Counselors	xv) _____	Paramedics		
iii) _____	EMT's	xvi) _____	Perfusionists		
iv) _____	Home Health Aides	xvii) _____	Pharmacists		
v) _____	Inhalation Therapists	xviii) _____	Physician Assistants		
vi) _____	Laboratory Technicians	xix) _____	Physicians - Minor Surgery		
vii) _____	Massage Therapists	xx) _____	Physicians - No Surgery		
viii) _____	Medical Directors	xxi) _____	Physiotherapists		
ix) _____	Nurse Anesthetists	xxii) _____	Psychologist		
x) _____	Nurses, Licensed Practical	xxiii) _____	Social Workers		
xi) _____	Nurse Practitioner	xxiv) _____	Speech Therapists		
xii) _____	Nurses Registered	xxv) _____	Other: _____		
xiii) _____	Opticians				

b. List the number and type of independent contractors who provide professional services on behalf of the Applicant. Use a separate sheet, if necessary.

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If "None," state None. \_\_\_\_\_

c. Are all of the individuals listed in question 7.a. and 7.b. licensed in accordance with applicable state and federal regulations?  Yes  No

**If "No," attach explanation.**

d. Are all employed/contracted physicians board certified in their specialty?  Yes  No

**(Attach detailed explanation for any "Yes" answers to the following:)**

e. 1) Are criminal background checks conducted on all employees?  Yes  No

**If "No," attach explanation.**

2) Does the Applicant conduct preemployment screenings and any other necessary investigations prior to hiring all staff?  Yes  No

f. Has the Applicant or any of the individuals listed in question 7.a. and 7.b.:

- i) Ever been the subject or disciplinary or investigative proceedings or reprimand by a governmental or administrative agency, hospital, or professional association?  Yes  No
- ii) Ever been convicted for an act committed in violation of any law or ordinance other than traffic offenses?  Yes  No
- iii) Ever been treated for alcoholism or drug addiction?  Yes  No
- ix) 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

- 8. a) Is there a written/formalized risk management/quality assurance program?  Yes  No
- b) Does the Applicant have a written credentialing process for employees and staff?  Yes  No
- c) Does the Applicant have written procedures for reporting all incidents?  Yes  No

**If "No" to any of the above, attach explanation.**

9. State approximate division of services being provided among the following settings:

- |                               |   |    |                      |   |    |
|-------------------------------|---|----|----------------------|---|----|
| a) Assisted Living Facilities | ( | %) | e) Nursing Homes     | ( | %) |
| b) Clinics                    | ( | %) | f) Physician Offices | ( | %) |
| c) Emergency Rooms            | ( | %) | g) Private Homes     | ( | %) |
| d) Hospitals                  | ( | %) | h) Other: _____      | ( | %) |

10. For AMBULANCE SERVICES, answer the following:

- Number of Ground Ambulances \_\_\_\_\_ Number of Emergency Calls (per year) \_\_\_\_\_  
 Number of Non-Emergency Calls (per year) \_\_\_\_\_
- Number of Air Ambulances \_\_\_\_\_ Number of Transport Calls (per year) \_\_\_\_\_  
 Number of Body Transports (per year) \_\_\_\_\_
- Radius of Services \_\_\_\_\_ Is the Applicant part of a Fire Department?  Yes  No

11. For AMBULATORY SURGERTY CENTERS, answer the following:

- Number of Surgical Procedures in the next 12 months \_\_\_\_\_  
 Percentage of procedures using general anesthesia \_\_\_\_\_

12. For DIALYSIS CENTERS, answer the following:

- Number of hemodialysis treatments in the next 12 months \_\_\_\_\_  
 Number of peritoneal treatments in the next 12 months \_\_\_\_\_  
 Hours of service in the next 12 months for in home treatments \_\_\_\_\_  
 Number of stations \_\_\_\_\_

13. For ALCHOHOL/DRUG/PSYCHIATRIC REHABILITATION CENTERS, answer the following:

- Number of total licensed beds \_\_\_\_\_
- Are there off site counseling services?  Yes  No
- Are all counselors licensed?  Yes  No
- Are there interns counselors?  Yes  No

14. For HEALTH/FITNESS CENTERS, answer the following:

- Is there a pool?  Yes  No
- Are there tanning beds?  Yes  No

**(Attach detailed explanation for any "Yes" answers to the following:)**

15. Does the Applicant perform:

- |   |                          |     |                          |    |
|---|--------------------------|-----|--------------------------|----|
| a. Acupuncture or acupuncture anesthesia?                           | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| b. Angiography/Arteriography/Venography?                            | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| c. Cardiac Catheterization?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| d. Catheterization (other than cardiac, urinary or umbilical)?      | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| e. Closed reduction of compound fractures?                          | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| f. Normal Deliveries?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| g. Dermabrasion?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| h. Injection of radioisotopes and/or use of irradiated substances?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| i. IV/Infusion Therapy?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| j. AIDS Therapy?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| k. Radiation Therapy and/or Chemotherapy?                           | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| l. Psychiatric shock therapy?                                       | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| m. Silicone Injections?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| n. Spinal Anesthesia (other than saddle blocks or caudals)?         | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| o. Botox Injections?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| p. Chelaton Therapy?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| q. DNA Testing?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| r. Genetic Testing?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| s. Environmental Testing?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| t. Pharmaceutical Testing?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| u. Testing of any weapons?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| v. Blood Banking?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| w. Clinical Trials or Research using animal or human test subjects? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| x. Teleradiology?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| y. Telemedicine?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

**(Attach detailed explanation for any "Yes" answers to the following:)**

16. Does the Applicant perform any:

- |  |                          |     |                          |    |
|--|--------------------------|-----|--------------------------|----|
| a. Surgery other than incision of superficial boils or suturing superficial fascia?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| b. Circumcisions?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| c. Dilation and curettage?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| d. Insertion of temporary pacemakers?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| e. Tonsillectomies and/or Adenoidectomies?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| f. Caesarean Sections?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| g. Cosmetic Plastic Surgery?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| h. Excision of large cysts and/or I&D of deep-seated boils or carbuncles?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| i. Hysterectomies?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| j. Open reduction of fractures?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| k. Surgery for weight reduction of patients?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| l. Abortions and/or Menstrual extractions? (If "Yes," include trimester, method and number of abortions performed per month in description.) | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| m. Silicone Implants?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| n. Sterilization Procedures?   | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| o. Biopsies and/or Endoscopies?  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

- p. Therapeutic Optometry (implantation of prosthetic ocular devices)?  Yes  No
- q. Sex change operations? (If "Yes," advise the number performed per year.)  Yes  No
- r. Other surgery  Yes  No

17. Does the Applicant perform hospital emergency room care?
- a. For its own patients?  Yes  No
  - b. For patients not its own?  Yes  No
  - c. If answer to (b) is "Yes," please specify: the percentage of its time devoted to this work = \_\_\_\_\_%, the number of hours per month devoted to this work = \_\_\_\_\_hrs.

18. Does the applicant use drugs for weight reduction for patients?  Yes  No
- If "Yes," list drugs used and advise:** Percent of practice devoted to weight reduction, frequency and duration of prescriptions for weight reduction drugs, and quantity dispensed by Applicant:
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19. Does the Applicant administer any methadone treatment?  Yes  No
- If "Yes," please complete the methadone supplementary application.**

20. Is anesthesia (other than topical or by means of local infiltration) administered by either Applicant or others?  Yes  No
- If "Yes," attach detailed explanation.**

21. Does the Applicant maintain any beds for overnight occupancy?  Yes  No
- If "Yes," number of licensed beds by location:** \_\_\_\_\_
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22. State number of x-ray machines owned or operated and whether they are used for diagnosis or treatment or both:
- 
- 
- State by whom treatment is given and number of procedures: \_\_\_\_\_
- 
- 

23. Does the Applicant own (wholly or in part), operate, or administer any hospital, nursing home or other institution where medical services are customarily rendered?  Yes  No
- If "Yes," give details, including name, location, size and number of beds:** \_\_\_\_\_
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24. Does the Applicant sell or lease any equipment for use by any other persons or entities?  Yes  No
- If "Yes," give details, including name, location, size and number of beds:** \_\_\_\_\_
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25. a) State sources and amounts of total revenue:

<b>Source</b>	<b>Amount Last Policy Year</b>	<b>Est. Amount This Policy Year</b>
A. Charitable Contributions	\$ _____	\$ _____
B. Government Funding	\$ _____	\$ _____
C. Fee for Services	\$ _____	\$ _____
D. Other: _____	\$ _____	\$ _____
E. Other: _____	\$ _____	\$ _____
<b>TOTAL GROSS REVENUE</b>	\$ _____	\$ _____

b) For PHARMACIES, state sources and amounts of total revenue:

<b>Source</b>	<b>Amount Last Policy Year</b>	<b>Est. Amount This Policy Year</b>
A. Prescription Sales	\$ _____	\$ _____
B. Non-Prescription Sales	\$ _____	\$ _____
C. Other: _____	\$ _____	\$ _____

c) Are all drugs dispensed approved by the FDA?

Yes  No

**If "No," attach explanation.**

26. Number of estimated patient encounters last 12 months \_\_\_\_\_ and/or patient tests carried out \_\_\_\_\_. (Note: "patient encounters" refers to number of visits – not number of patients)

27. Number of estimated patient encounters and patient tests in the next 12 months:  
(Note: "patient encounters" refers to number of visits – not number of patients.)

Patient encounters \_\_\_\_\_  
Patient Tests \_\_\_\_\_

28. Describe Professional Liability coverage for last five years for the firm:

<b>Carrier</b>	<b>Limit</b>	<b>Deductible</b>	<b>Premium</b>	<b>Expiration (Mo/Day/Yr)</b>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

If the expiring policy is claims made, what is the retroactive date? \_\_\_\_\_

29. Has any insurer cancelled or refused to renew any similar insurance during the past five years?

Yes  No

**If "Yes," please describe:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

30. Is the Applicant currently insured under a Commercial General Liability Policy?

Yes  No

**If "Yes," please give details:**

<b>Insurance Company</b>	<b>Type of Coverage</b>	<b>Limits BI</b>	<b>Limits PD</b>	<b>From</b>	<b>To</b>
_____	_____	_____	_____	_____	_____

31. Has any application for Professional Liability Insurance made on behalf of the firm, any predecessors in business or present Partners even been declined or has the insurance ever been cancelled or renewal refused?  Yes  No

**If "Yes," please describe:** \_\_\_\_\_

**Please answer Questions 31 and 32 below if the Applicant does not currently have Miscellaneous Medical Professional/General Liability through NAS Insurance Services, Inc.**

32. Has any claim ever been made against the firm or any of its employees?  Yes  No  
**If "Yes," please attach details stating:** 1) date when claim was made; 2) date the act giving rise to the claim was committed; 3) name of the claimant; 4) nature of the claim; 5) amount involved including reserves; and 6) final disposition.

33. Is the applicant aware of any circumstances which may result in any claim against him, the firm, his predecessors in business, or any of the present or past Partners or Officers?  Yes  No

**If "Yes," please give full details on the same basis as item 31.**

34. Please answer this question if the Applicant currently has Miscellaneous Medical Professional/General Liability through NAS Insurance Services, Inc.  
Has the applicant notified NAS Insurance Services of all litigation, administrative proceedings, demand letters, formal or informal governmental investigations or inquiries which have occurred in the past 12 months?  Yes  No  None to Report

**If "Yes," please indicate number of event in the last 12 months.** \_\_\_\_\_

**If "No," please forward notice to NAS Insurance Services, Inc., on behalf of Underwriters, immediately.**

35. Limits of Liability requested \_\_\_\_\_ Deductible \_\_\_\_\_

36. Desired term of policy: From \_\_\_\_\_ To \_\_\_\_\_

**FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM: ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.**

The undersigned declares that to the best of his/her knowledge the statements herein are true. Signing of this Application does not bind the undersigned to complete the insurance, but it is agreed that this Application shall be the basis of the contract should a Policy be issued, and this Application will be attached and become a part of such Policy, if issued. Underwriters hereby are authorized to make any investigation and inquiry in connection with this Application as they may deem necessary.

It is warranted that the particulars and statements contained in the Application for the proposed Policy and any materials submitted herewith (which shall be retained on files by Underwriters and which shall be deemed attached hereto, as if physically attached hereto), are the basis for the proposed Policy and are to be considered as incorporated into and constituting a part of the proposed Policy.

It is agreed that in the event there is any material change in the answers to the questions contained herein proper to the effective date of the Policy, the Applicant will notify Underwriters and, at the sole discretion of Underwriters, any outstanding quotations may be modified or withdrawn.

For purposes of creating a binding contract of insurance by the Application or in determining the rights and obligations under such a contract in any court of law, the parties acknowledge that a signature reproduced by either facsimile or photocopy shall be the same force and effect as an original signature and that the original and any such copies shall be deemed one and the same document.

**For Kentucky residents:**

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.

Name of Applicant: \_\_\_\_\_  
Please Print Title Date

Signature: \_\_\_\_\_  
Name Date