



CREATIVE UNDERWRITERS CORPORATION

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Home Health Care General Liability and Professional Liability Application

Applicant's Name _____
 Mailing Address _____

 Location _____

Agent Name _____
 Address _____

PROPOSED EFFECTIVE DATE:

From _____ To _____
 12:01 A.M., Standard Time at the address of the Applicant

Applicant is: Individual Corporation Partnership Joint Venture
 Limited Liability Company Other (Specify) _____

LIMITS OF LIABILITY REQUESTED		PREMIUMS
General Aggregate	\$	Premises/Operations
Products & Completed Operations Aggregate	\$	
Personal & Advertising Injury	\$	Products/Completed Operations
Each Occurrence	\$	
Fire Damage (any one fire)	\$	Other
Medical Expense (any one person)	\$	\$
Professional Liability	Each Occurrence \$	Other
	Aggregate \$	\$
Other Coverages, Restrictions, and/or Endorsements		Total
Sexual and/or Physical Abuse: <input type="checkbox"/> \$25,000/\$50,000 <input type="checkbox"/> \$50,000/\$100,000 <input type="checkbox"/> \$100,000/\$300,000		
	Deductible \$	\$

1. **Applicant operates as:** Profit Nonprofit Number of years in operation: _____

2. **How long under present management?** _____ (If fewer than five years, attach principals' resumes. If principals in the firm do not have a health care background, then also include the resume of the Director of Nursing or the individual responsible for hiring, screening and monitoring the work activities of your employees.)

3. Operations conducted in the following states:

State: _____ Licensed with state? Yes No License #: _____

State: _____ Licensed with state? Yes No License #: _____

State: _____ Licensed with state? Yes No License #: _____

4. Has license ever been revoked? Yes No If yes, explain: _____

5. Name all subsidiary companies/locations and others coming under applicant's control (if none, please state): _____

6. Has the applicant sold, acquired or discontinued any operations in the last five years? Yes No

If yes, please explain: _____

7. Is at least one of the principals or an Administrator/Director of Nursing involved in the operation on a full-time basis?

Yes No

8. How does applicant monitor the daily work activities of employees (i.e., daily work reports, hospital procedures, etc.)?

Please describe: _____

9. As part of hiring/screening of new employees, does applicant:

a. Obtain copies of their professional licenses/certifications? Yes No

b. Contact applicants' references before they are hired? Yes No

c. Require that they carry their own professional liability policy? Yes No

10. Physicians or RNs are: private practitioners (independent contractors) actual employees of insured

11. Number of contracted physicians: _____ **RNs:** _____

12. Is proof of insurance required? Yes No

13. Does applicant have Workers' Compensation coverage in force? Yes No

14. Does applicant lease employees? Yes No

15. Does applicant have any contractual agreements wherein applicant assumes the liability of others? Yes No

If yes, please attach a list of each entity that has requested to be named as an additional insured and the type of service(s) applicant provides.

16. Are all services provided out of a central office? Yes No

17. Does the applicant provide treatment on its own premises or provide bed and board facilities? Yes No

18. Employees are placed (by percentage):

_____ % Private homes _____ % Nursing homes _____ % Doctor's office

_____ % Hospitals _____ % Clinics _____ % Other

Describe other: _____

(Please attach any brochures, literature or descriptive materials provided to the client.)

19. State patients' ages: from _____ (youngest) to _____ (eldest).

20. State approximate division of patients:

_____ % Medical _____ % Retarded _____ % Nonambulatory
 _____ % Surgical _____ % Drug addicts _____ % Any other classes
 _____ % Senile or aged _____ % Alcoholics _____ % AIDS/HIV
 _____ % Alzheimer's

21. Employee Classification:

	Number of Employees	Number of Contractors	Est. Hrs. Last 12 Months Employees	Est. Hrs. Last 12 Months Contractors	Est. Hrs. Next 12 Months Employees	Est. Hrs. Next 12 Months Contractors	Est. Total Payroll Next 12 Months Employees	Est. Total Fees Next 12 Months Contractors
PROFESSIONAL								
Physicians, interns, residents								
Graduate nurses—RN								
Practical nurses—LPN								
Licensed visiting nurses—LVN								
Physical therapists								
Inhalation therapists								
Dieticians								
Beauticians/barbers								
Respiratory therapists								
Occupational therapists								
X-ray technicians								
Licensed counselors								
Other (describe)								
NONPROFESSIONAL								
Nurses' aides								
Student nurses								
Volunteers								
Social workers								
Homemaker health aides								

22. Any off-premises field trips? Yes No If yes, how many? _____ Describe: _____

23. Are employees authorized to use their personal vehicles to transport patients? Yes No
 If yes, please provide details (i.e., under what circumstances, if applicant obtains a waiver of liability from the patients, etc.):

24. Explain arrangement for medical emergencies (i.e., M.D. on call, transfer arrangement with hospital, etc.) _____

25. What percentage of applicant's professional nursing staff hours entail the rendering of "high-tech" home care (i.e., home infusion and nutritional therapies)? _____%

Please provide a detailed description of the "high-tech" care: _____

26. Number of AIDS/HIV patients: _____ Are patients isolated? Yes No

If yes, how? _____

27. What training is provided to new/existing staff? _____

28. Is staff informed of all patients with AIDS/HIV? Yes No

29. Does applicant do any blood testing? Yes No

30. Attach a copy of the applicant's written infection control plan.

31. How is infectious waste stored and disposed of? _____

32. Are employees tested for AIDS/HIV? Yes No If yes, how often? _____

33. Actual annual gross revenue last 12 months: _____

Estimated annual gross revenue next 12 months: _____

34. Any infusion therapy? Yes No

35. Does applicant engage in any business or have a majority interest in any business other than home health care/staff relief? Yes No

Does applicant sell or lease products to patients/customers? Yes No If yes, please describe in detail and give gross revenues received from the sale or leasing of products: _____

36. Any other premises or operations exposures not stated in this application? Yes No If yes, attach a complete description and underwriting/rating information.

SCHEDULE OF HAZARDS								
Loc. No.	Classification	Class. Code	Premium Bases: (s) Gross Sales (p) Payroll (a) Area (c) Total Cost (t) Other	Terr.	Rate		Premium	
					Prem./Ops.	Products/Comp. Ops.	Prem./Ops.	Products/Comp. Ops.

37. During the past five years, have any claims been made or suit brought against the applicant because of alleged malpractice, error, mistake or premises accident arising in any manner out of applicant's operation? Yes No

If yes, date: _____ Please explain: _____

38. During the past three years has any company ever cancelled, declined, or refused similar insurance to the applicant?

(Not applicable in Missouri.) Yes No If yes, explain: _____

Previous Insurer: Indicate premium and losses for the past three years. Describe all losses.

YEAR	COMPANY	POL. #	OCCURRENCE OR CLAIMS MADE	PREMIUM	LOSSES PAID	LOSSES RESERVED	DESCRIPTION

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

APPLICABLE IN THE STATE OF NEW YORK:

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.

FRAUD WARNING:

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.

NAME AND TITLE _____

APPLICANT'S SIGNATURE _____ Date _____

AGENT NAME _____ AGENT LICENSE NUMBER: _____

(Applicable to Florida Agents Only.)

Name and Phone Number of individual to contact for inspection/audit _____

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE NOT APPLICABLE