

**AMERICAN PHYSICIANS ASSURANCE CORPORATION**

Headquarters: 1301 N. Hagadorn Road, P.O. Box 1471, East Lansing, MI 48826-1471, 1-800-748-0465  
 New Mexico Office: 7770 Jefferson St., NE, Suite 410, Albuquerque, NM 87109-4368, 1-800-880-9485

**Application for Professional Organization – Professional Liability Insurance**

**American Physicians Policy No.:** \_\_\_\_\_  
 (Leave blank if you do not currently have your professional liability insurance with American Physicians.)

**FOR AMERICAN PHYSICIANS USE ONLY**

**CLIENT NO:** \_\_\_\_\_ **APP ID:** \_\_\_\_\_

**ACN NO:** \_\_\_\_\_

**Agency Name:** Tungate Insurance Agency LLC **Agency Code:** 294026

**Address:** P.O. Box 4008, East Lansing, MI 48826-4008

**Agency Phone:** (517) 347-7290 **Agent or Representative:** Mike Tungate

Please type or legibly print your responses in full. Supplement this application with responses to questions requiring more room than contained in this form and submit copies of the documents requested on the last page of this application.

1. Name:

2a. Type of Organization: **Please attach a copy of Articles of Incorporation and Letterhead.**

- Partnership
  Corporation – Multi-owner
  Solo Practitioner - Incorporated  
 Joint Venture – Describe: \_\_\_\_\_
  Other – Describe: \_\_\_\_\_

**NOTE: Complete the attached roster and attach an individual application for each partner, shareholder and employed physician. Also list all other employed medical professionals as requested on questions 24 and 25a.**

2b. Does your organization practice under any other name, such as an “assumed name” (AKA) or “Doing Business As” (DBA)? If yes, indicate names and dates below. Attach a sheet of paper if additional space is needed.  Yes  No

Dates Used	Name

3. Federal ID Number:

4a. **Mailing Address:**

Street:		
City/State/Zip:		
County:	Office Telephone: (    )	Fax: (    )
Business manager/Contact person:		Telephone: (    )

4b. **Principal Office Address** (if different than mailing address):

Street:		
City/State/Zip:		
County:	Telephone: (    )	Fax: (    )
<b>Kentucky residents only:</b> Is this address within city limits? <input type="checkbox"/> Yes <input type="checkbox"/> No		

4c. **Additional Offices:** (Attach a separate sheet for additional locations.)

Street:		
City/State/Zip:		
County:	Office Telephone: (    )	Office Fax: (    )

5. Type of coverage requested: **PLEASE NOTE: ALL PARTNERS, SHAREHOLDERS, EMPLOYED/CONTRACTED PHYSICIANS AND ELIGIBLE EMPLOYED MEDICAL PROFESSIONALS MUST CARRY THE SAME TYPE OF COVERAGE AS THE PROFESSIONAL ORGANIZATION.**

**TO AVOID ANY GAPS IN THIS IMPORTANT INSURANCE COVERAGE, PLEASE CONSULT YOUR AMERICAN PHYSICIANS AGENT OR OTHER REPRESENTATIVE ABOUT THE DIFFERENCES IN THESE INSURANCE FORMS.**

<input type="checkbox"/> <b>Claims-made (Not available in all states)</b> Covers incidents that take place and are reported during the policy period, which begins with the retroactive date.	<input type="checkbox"/> <b>Occurrence (Not available in all states)</b> Covers incidents that take place during the policy period regardless of when reported as a claim.
<input type="checkbox"/> <b>TailGard® (Available in Michigan only)</b> Claims-made coverage with a pre-paid reporting period extension.	

6a. Type of limits requested: **PLEASE NOTE: Non-Stacking Limits of Liability are not available in IN, NM, or WI.**

Stacking Limits of Liability

Non-Stacking Limits of Liability

OR

If your professional organization is a Facility where the premium is based on annual patient visits or receipts, please select the type of limits below: **PLEASE NOTE: Shared Limits of Liability are not available in IN, NM, or WI.**

Separate Limits of Liability

Shared Limits of Liability

6b. Requested limits of insurance: **NOT ALL OF THE LIMITS LISTED BELOW ARE AVAILABLE IN ALL STATES. PLEASE CONSULT YOUR AMERICAN PHYSICIANS AGENT OR OTHER REPRESENTATIVE FOR DETAILS.**

\$100,000 per incident/\$300,000 policy aggregate

\$500,000 per incident/\$1,000,000 policy aggregate

\$200,000 per incident/\$600,000 policy aggregate

\$500,000 per incident/\$1,500,000 policy aggregate

\$250,000 per incident/\$750,000 policy aggregate

\$1,000,000 per incident/\$3,000,000 policy aggregate

\$300,000 per incident/\$900,000 policy aggregate

Other: \$ \_\_\_\_\_ per incident  
 \$ \_\_\_\_\_ policy aggregate

**PLEASE NOTE: ALL PARTNERS, SHAREHOLDERS, EMPLOYED/CONTRACTED PHYSICIANS AND ELIGIBLE EMPLOYED MEDICAL PROFESSIONALS MUST CARRY THE SAME LIMIT AS THE PROFESSIONAL ORGANIZATION.**

7. Requested effective date (12:01 a.m.): \_\_\_\_\_

Requested retroactive date (12:01 a.m.): \_\_\_\_\_

A "retroactive date" is applicable for "Claims-made" coverage only. Claims-made coverage is limited to claims which are first made while the insurance is in force and which arise out of professional incidents that first occur on or after the retroactive date.

8. Please list all partners and/or major shareholders: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

9. Nature of applicant's business (i.e. specialty group, multi-specialty group, emergency room group, surgicenter, managed care organization, etc.): \_\_\_\_\_

10. Number of annual patient visits:

11. Annual receipts:

12. Length of time in business:

13. Length of time under current management:

14. List all hospitals and surgicenters with which this entity has privileges or other ongoing relationships, contractual or otherwise:

Name	City	County	State

15. Describe any subsidiary or related business, if any: \_\_\_\_\_  
 \_\_\_\_\_

16. Please list all accreditations, if any: \_\_\_\_\_  
 \_\_\_\_\_

17. Please describe in detail the process(es) used to perform peer review within the professional organization .  
 \_\_\_\_\_  
 \_\_\_\_\_

18. Please describe in detail the procedures used to credential physicians or otherwise check the qualifications of new employees or independent contractors.  
 \_\_\_\_\_  
 \_\_\_\_\_

19. Does your practice have a website?  Yes  No  
 If yes, please provide the website address: \_\_\_\_\_

20. Beginning with the most recent or current insurer, please list **ALL** current and prior medical professional liability insurers. Explain any gaps in the continuity of professional liability coverage. Attach a sheet of paper if additional space is needed.

Name of Insurer	Coverage Type (Claims-made or Occurrence)	Policy Number	Policy Period

21a. Have you ever had medical professional liability insurance declined, canceled, issued with reduced limits or a deductible, issued with a special surcharge, or any other special terms, or has renewal been refused or not offered for this entity?  Yes  No

21b. To your knowledge, has any medical professional liability insurer ever considered such an action or is such an action being considered?  Yes  No

22. Does the professional organization or any of its partners, shareholders, or employed/contracted physicians supervise any healthcare providers other than those employed at your practice?  Yes  No  
 If yes, please list facility, specialty, and number of healthcare providers supervised: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

23. Does the professional organization or any of its partners, shareholders, or employed/contracted physicians supervise any residents or interns?  Yes  No  
 If yes, please describe: \_\_\_\_\_

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24. Indicate number of the following healthcare providers that you employ (include independent contractors):  None

**Specialty**

- |                                |                               |                                    |
|--------------------------------|-------------------------------|------------------------------------|
| _____ Athletic Trainer         | _____ Ophthalmology Assistant | _____ Physical Therapist           |
| _____ EMT - Paramedic          | _____ Optician                | _____ Physical Therapist Assistant |
| _____ Nurse                    | _____ Optometrist             | _____ Social Worker                |
| _____ Operating Room Assistant | _____ Pathology Assistant     | _____ X-Ray Technician             |

Other – please describe: \_\_\_\_\_

**PLEASE NOTE: Separate limits are ONLY available in IN and MI for healthcare providers listed in question 24 above. A separate Healthcare Providers application must be submitted in IN and MI for Healthcare Providers wanting a separate limit of liability. The healthcare provider must have the same coverage form and the limit of liability must be the same or higher than the professional organization.**

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25a. Indicate number of the following healthcare providers that you employ (include independent contractors):  None

**Specialty**

- |                          |                                      |                               |
|--------------------------|--------------------------------------|-------------------------------|
| _____ Chiropractor       | _____ Perfusionist                   | _____ Podiatrist – No Surgery |
| _____ Nurse Anesthetist  | _____ Physician Assistant            | _____ Psychologist            |
| _____ Nurse Midwife      | _____ Podiatrist – Including Surgery | _____ Surgical Assistant      |
| _____ Nurse Practitioner |                                      |                               |

25b. Do you want to share your limit of liability with the healthcare providers listed in 25a above?  Yes  No

**If yes**, an additional shared limits charge will be made. **Shared limits are not available in IN, NM, or WI.**

**If no**, an additional vicarious charge will be made. Please attach a copy of the healthcare provider's separate insurance declarations sheet. If proof of coverage is not provided a shared limits charge will be made.

25c. Do any of the healthcare providers above want a separate limit of liability?  Yes  No

**If yes**, a separate Healthcare Providers application must be submitted. The healthcare provider must have the same coverage form and limit of liability must be the same or higher than the professional organization.

**PLEASE NOTE: All healthcare providers must be listed on the Employee Roster (page 6) of this application.**

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26. If your current (immediately prior to the insurance for which this application is being completed) insurance policy is on a claims-made basis; will a reporting period extension ("tail" coverage) be purchased from your current insurer?  Yes  No

Please provide a copy of the declarations page of your current coverage and any reporting period extension ("tail").

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27. Have you ever been accused of professional negligence, or has a claim or other action based on any alleged professional negligence ever been brought against you, your employees, or any professional association, corporation or partnership to which you currently belong or have belonged to in the past?  Yes  No

If yes, has such incident(s) been reported to a prior professional liability insurer and has that insurer acknowledged coverage for the incident(s)?  Yes  No

**Please provide complete details for each incident on a separate page (or you may choose to use the enclosed Supplemental Claim Information Form) and attach it to this application. The name, age, and sex of the patient, date of incident, details of what happened and why, insurer of the incident, and disposition including claims amounts or current status must be included.**

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28. Do you have knowledge of any claims, potential claims, or suits in which you, your employees, or persons for whom you are responsible, or any professional association, corporation or partnership to which you currently belong or have belonged to in the past, may become involved, including knowledge of any alleged injury arising out of the rendering of, or failure to render, professional services which may give rise to a claim?  Yes  No

If yes, has this incident (these incidents) been reported to a prior insurer?  Yes  No

**Please provide complete details for each incident on a separate page (or you may choose to use the enclosed Supplemental Claim Information Form) and attach it to this application.**

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**FRAUD WARNING**

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR DECEIVE ANY INSURANCE COMPANY OR OTHER PERSON, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION OF A MATERIAL NATURE, IS GUILTY OF A CRIME AND MAY BE SUBJECT TO IMPRISONMENT, FINES AND DENIAL OF INSURANCE.**

**APPLICANT’S REPRESENTATIONS, WARRANTIES AND AUTHORIZATION**

I understand that no coverage will be bound until after American Physicians Assurance Corporation has reviewed this completed application and formally bound the requested coverage. Acceptance of payment is not an expression of American Physicians Assurance Corporation’s intent to provide coverage. If coverage is declined by American Physicians Assurance Corporation, any advance payment will be promptly returned.

I understand that, if granted prior acts coverage or retroactive coverage on my professional liability policy, such coverage will apply only to liability arising out of an occurrence which happened prior to the effective date of the policy and subsequent to the retroactive date of the policy for which I am applying. It is agreed that no insurance will be provided for:

- 1. any claim which has been reported to another insurance carrier prior to the effective date;
- 2. any claim known to the insured at the effective date which has not been reported to a prior carrier;
- 3. any claim that may arise out of an incident which has been reported to another insurance carrier prior to the effective date;
- 4. any incident which the insured has reason to believe might result in a claim but which has not been reported to an insurer.

I specifically represent and warrant to the insurer that the information provided in this application is true, complete and accurate to the best of my knowledge. I know of no other relevant facts that might affect the underwriter’s judgment when considering this application or that might be material to the acceptance of the risks described to the underwriter in this application. I understand and acknowledge that this completed application shall be considered an integral part of any insurance policy issued to me by the insurer. I further agree that any false or misleading statement in this application shall be grounds for the insurer to cancel and void coverage at its sole and absolute discretion.

I authorize the release of any underwriting and/or claim information (and release from any and all liability for the provision of information) from all prior and current insurers, all professional societies or associations, any state licensing authority, or any hospitals or healthcare institutions, to American Physicians Assurance Corporation and its subsidiaries or agents.

I agree to cooperate with the Risk Management Department of American Physicians Assurance Corporation, and its subsidiaries or agents, including the performance of practice risk assessments when deemed appropriate by American Physicians Assurance Corporation and to support their efforts to enhance quality of patient care.

Signature	Title	Date

\_\_\_\_\_  
Print Name

**Please attach:**

- |  |  |
|--|--|
| <input type="checkbox"/> Copy of current declarations page<br><input type="checkbox"/> Latest audited financial statement<br><input type="checkbox"/> Copy of letterhead or sample billing statement<br><input type="checkbox"/> Supplemental Claim Information Form for each claim, regardless of outcome | <input type="checkbox"/> Copies of any advertising brochures<br><input type="checkbox"/> Narrative about group practice<br><input type="checkbox"/> Current loss runs from previous carrier(s)<br><input type="checkbox"/> Articles of Incorporation |
|--|--|

