

PROFESSIONAL LIABILITY APPLICATION

for

HOME HEALTH CARE AGENCIES & MEDICAL PERSONNEL STAFFING

(Send submissions to midsubmis@mid-continentga.com)

INSTRUCTIONS: ANSWER ALL QUESTIONS; APPLICANT'S NAME MUST INCLUDE THE NAMES OF ALL BUSINESSES AND LOCATIONS FOR WHICH COVERAGE IS DESIRED.

If the answer is NONE, state NONE;

If the answer is NOT APPLICABLE, state NOT APPLICABLE (N/A).

If the space provided is insufficient to fully answer the question, PLEASE ATTACH A SEPARATE SHEET.

NOTE: APPLICATION MUST BE DATED AND SIGNED BY OWNER, PARTNER, OFFICER OR ADMINISTRATOR. PLEASE TYPE OR PRINT IN INK.

PART I. GENERAL INFORMATION

1.1 Applicant Name (including dba's): _____

1.2 Mailing Address: _____

1.3 Location Address(es): _____

1.4 County (parish) of each location: _____

1.5 Telephone Number: Office _____ / _____ Fax _____ / _____

1.6 Person to contact for survey: Name _____
Title _____

1.7 Year entity established: _____

1.8 Entity is ___ Individual ___ Corporation ___ Partnership
___ Professional Association/Corporation ___ Other. (Describe) _____

1.9 Entity is ___ For Profit ___ Non-Profit. Describe source of funds: _____

1.10 Entity is _____ Home Health Care Agency
_____ Medical Personnel Staffing (Home Health Care Services Only)
_____ Medical Personnel Staffing (All Other)
_____ Other (describe) _____

1.11 **ACCREDITATION INFORMATION** (Check whichever applies)

TYPE: SAS Distinguished or Gold Standards

___ SAS Full Accreditation

___ Other, describe or enter "None" _____

1.12 Proposed effective date _____

1.13 Requested Limits of Liability (if available):

Professional Liability \$ _____ /\$ _____

General Liability \$ _____ each occurrence

\$ _____ general aggregate

1.14 Annual Gross Receipts: Estimated next twelve months - \$ _____

last twelve months - \$ _____

1.15 Total Premises Square Footage Occupied by Applicant: _____

1.16 List all memberships in professional organizations: _____

PART II. EXPOSURES

2.1 Healthcare Staff: Indicate the next twelve months estimated figures for each of the following categories of staff, hours worked and compensation.

2.1.1 Employed Staff (W-2):		Annual Hours	Annual
Type	Maximum No.	of Service	Payroll
Registered Nurse	_____	_____	\$ _____
Licensed Practical Nurse	_____	_____	\$ _____
Physical Therapist	_____	_____	\$ _____
Occupational Therapist	_____	_____	\$ _____
Respiratory Therapist	_____	_____	\$ _____
Psychotherapist	_____	_____	\$ _____
Speech Therapist	_____	_____	\$ _____
Social Workers	_____	_____	\$ _____
Aides, Homemakers	_____	_____	\$ _____
Physicians*	_____	_____	\$ _____
Other: _____	_____	_____	\$ _____
Employed Subtotal	_____	_____	\$ _____

2.1.2 Contracted Staff (1099):		Annual Hours	Annual
Type	Maximum No.	of Service	Payroll
Registered Nurse	_____	_____	\$ _____
Licensed Practical Nurse	_____	_____	\$ _____
Physical Therapist	_____	_____	\$ _____
Occupational Therapist	_____	_____	\$ _____
Respiratory Therapist	_____	_____	\$ _____
Psychotherapist	_____	_____	\$ _____
Speech Therapist	_____	_____	\$ _____
Social Workers	_____	_____	\$ _____
Aides, Homemaker	_____	_____	\$ _____
Physicians*	_____	_____	\$ _____
Other: _____	_____	_____	\$ _____
Contracted Subtotal	_____	_____	\$ _____
Total	=====	=====	\$ =====

*other than Medical Director, show no. of patient visits in lieu of hours of service, and complete Physician Exposure Supplement.

2.1.3 Does the applicant desire to provide coverage for independent contractor(s) (including them as additional insured(s) on your policy while working on your behalf? ___Yes___No

2.1.4 Enter percentage of services provided by category of staff including contracted staff:

RN's & LPN's	AIDES/ORDERLIES
_____% Hospitals	_____% Hospitals
_____% Nursing Homes / Assisted Living	_____% Nursing Homes / Assisted Living
_____% Private Doctors	_____% Private Doctors
_____% Private Home Care	_____% Private Home Care
_____% Other (Describe): _____	_____% Other(Describe): _____
OTHER: _____	OTHER: _____
_____% Hospitals	_____% Hospitals
_____% Nursing Homes / Assisted Living	_____% Nursing Homes / Assisted Living
_____% Private Doctors	_____% Private Doctors
_____% Private Home Care	_____% Private Home Care
_____% Other (Describe): _____	_____% Other(Describe): _____

2.2 Of the total payroll for home all health care staff, indicate the percentage of payroll attributable to each of the following:

- _____% IV Therapy*
- _____% AIDS Therapy*
- _____% Chemotherapy*
- _____% Infant Monitoring (SIDS, etc.)
- _____% Pediatric/infant childcare including "babysitting"

*if any, also complete supplement for IV Therapy

- 2.3 Number of estimated patients next twelve months: _____
- 2.4 Number of patients last twelve months: _____
- 2.5 Is your facility owned by an M.D.? Yes No
 If yes, owner name(s): _____
- 2.6 Do you sell, rent or otherwise provide any equipment or products to patients? Yes No
 To others? Yes No
 If yes, to either question, complete Product Sales/Rental Supplement.
- 2.7 Is the applicant eligible for certification or accreditation? Yes No
 If yes, is applicant certified and/or accredited? Yes No
 If no, explain the reason. _____

- 2.8 Is applicant approved to receive Medicare and Medicaid payments? Yes No

PART III. RISK MANAGEMENT

- 3.1 Name, qualifications and number or years of experience of the Medical Director:

Name	Title	Experience/Training	Association Membership

- 3.2 Does your Agency have a written credentializing policy and procedure for all individual's associated with or practicing within the Agency? Yes No
- 3.3 Do you conduct pre-employment screening and investigation? Yes No
- 3.4 Does the staff supervisor make regular audit visits of staff in the field? Yes No
- 3.5 Do you require contracted staff (if any) to carry their own Professional Liability Insurance? Yes No
 Do you secure Certificates of Insurance as evidence of such coverage? Yes No
- 3.6 Describe your procedures for matching staff to patients. Who does the matching/assigning of staff to client, and what is his/her experience? _____

- 3.7 Who does the supervising of staff, and what is his/her experience? _____

- 3.8 Describe the referral source(s) by which patients are directed to the entity. _____

3.9 Are you equipped with an emergency 24 hour telephone call line for all of staff and patients? Yes No

3.10 Do you enter into any contractual agreements (other than lease of premises agreements) in which you hold others harmless? Yes No
If yes, attach copies of all such contracts.

3.11 Does the home health agency advertise its services other than an ordinary local telephone directory listing? Yes No
If yes, please attach a copy of each advertisement.

3.12 Do you maintain a written clinical record showing the total number of visits by each category of staff for each patient or organization client? Yes No

3.13 Are patients' accepted for health care services only upon a written plan of treatment established by an attending physician? Yes No
Explain any exceptions: _____

3.14 Does your agency have a written incident/occurrence reporting policy and procedures? Yes No

3.15 Is the applicant and all professional employees licensed in accordance with applicable state and federal laws? Yes No
If no, attach explanation of any exception.

3.16 Has the applicant or any of its employees:
a) Ever been the subject of disciplinary or investigatory proceedings or reprimanded by an administrative or governmental agency, hospital or professional association? Yes No
b) Had any professional license refused, suspended, revoked, renewal refused or accepted only with special terms or has applicant or any of its employees voluntarily surrendered any professional license? Yes No
c) Been convicted for an act committed in violation of any law or ordinance other than traffic offenses? Yes No

IF THE ANSWER TO ANY OF 3.16 IS YES, PLEASE ATTACH A DETAILED EXPLANATION.

3.17 Please describe in detail any additional operations, business pursuits, joint ventures in which your facility is currently engaged which would fall outside the scope of typical home healthcare operations. _____ None _____
Description Attached

PART IV. MEDICAL STAFFING SERVICES ONLY

If you do not provide staffing services, please initial here and proceed to Part V: _____

4.1 Is any staff provided to hospitals specifically to serve a particular specialty (i.e. OR, ICU, CCU, ER, etc)? ___Yes___No

If yes, enter percentage of services provided by category of staff including contracted staff:

- _____ % OR
- _____ % Labor / delivery
- _____ % ICU / CCU
- _____ % ER
- _____ % Other (Describe): _____

4.2 Do you prepare job descriptions and instructional manuals for your staff? ___Yes___No
If so, enclose a copy of each.

4.3 Do you maintain records of specific areas of expertise of each staff member? ___Yes___No

4.4 Do you require staff to report all incidents (accidents) which might result in a liability claim AND are records of such reports kept on file by you? ___Yes___No

PART V. HISTORY

5.1 List prior professional liability insurers for the past five years, starting with the most recent year. If none, so state.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? _____

5.2 List prior general liability insurers for the past five years, starting with the most recent year. If none, so state.

	Insurer	Policy Number	Limits of Liability	Premium	Eff. Date	Claims-Made	
						Yes	No
1.	_____						
2.	_____						
3.	_____						
4.	_____						
5.	_____						

If claims-made, what is the most recent retroactive date? _____

5.3 Have any claims been made or occurrences reported during the past six years against any of the proposed insureds or against any entity in which any proposed insured has or has had an interest? Yes No

If yes, please describe, indicate status of the claim or suit, and any amount(s) Paid or reserved (attach an additional sheet if necessary). _____

5.4 Does any proposed insured have any knowledge of an event, circumstance or occurrence (other than any listed in 4.3 above) prior to the effective date of the proposed policy, or does any proposed insured foresee that a claim may be brought as a result of said event, circumstance or occurrence? Yes No

If yes, describe the event and indicate the reason for anticipation of a claim. _____

I understand and agree this Application and any and all supplements attached hereto may be made a part of any policy issued, and any such policy will be issued in reliance upon the representation made herein. I further understand and agree that failure to provide a true and accurate response to the foregoing questions may, at the option of the Company, result in the voiding of insurance issued in reliance on this Application and/or denial of claims under any policy issued.

I authorize and consent to investigations of information bearing upon moral character, professional reputation and fitness to engage in the activities of my business including authorization to every person or entity, public or private, to release to the company providing insurance coverage and Mid-Continent General Agency, Inc. any documents, records or other information bearing upon the foregoing.

I understand and agree these investigations shall not be confined to information submitted in this application, but shall include any other sources of information deemed relevant by the Company as may be authorized by law.

Applicant and all owners, employees, and contractors are licensed or duly authorized in all states or jurisdictions where professional services are provided. Applicant warrants the truth of all answers to the above questions, and that applicant has not withheld any information which is calculated to influence the judgment of the insurance company in considering this application.

IMPORTANT: THIS APPLICATION MUST BE SIGNED BY THE APPLICANT. SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE.

Date

Applicant/Title

IV THERAPY IN THE HOME HEALTH SETTING SUPPLEMENT

HOME HEALTH AGENCY:

PLEASE COMPLETE THIS SUPPLEMENT IF ANY IV THERAPY IS/WILL BE DONE BY YOUR AGENCY'S PERSONNEL.

{PRIVATE }	Yes	No
A. The client and significant others are instructed concerning the IV Therapy Treatments?	_____	_____
1. The instruction includes precautions, signs and symptoms of possible/actual problems, simple first-aid measures and when and whom to call for assistance?	_____	_____
2. A return demonstration is required before any manipulation/handling of supplies or equipment occurs?	_____	_____
3. The medical record is documented concerning instruction?	_____	_____
B. Policies and procedures concerning IV therapy are written?	_____	_____
1. They are readily available for use by the registered nurse?	_____	_____
2. They are reviewed and/or revised annually?	_____	_____
3. They include:		
a) Drug administration?	_____	_____
1) IV Fluids in general?	_____	_____
2) Specific drugs by category and method of infusion (direct push, IV Infusion)?	_____	_____
b) Site care?	_____	_____
c) Infection control?	_____	_____
d) Care of equipment, including infusion pumps?	_____	_____
e) Protocols for emergency interventions? (These should be developed with the assistance of the physician.)	_____	_____
C. The registered nurse has, at a minimum, institutional certification for IV therapy?	_____	_____
1. The certification process verifies:		
a) Performance Competency: a skills inventory/checklist is maintained which documents observed demonstration?	_____	_____
b) Knowledge Competency: a test of theoretical knowledge to include actions of various drugs administered, contradictions, complications and nursing intervention?	_____	_____
2. The registered nurse will be recertified annually?	_____	_____
D. IV therapy will be included as part of the quality assurance program?	_____	_____
1. Criteria will be established for use in monitoring the program?	_____	_____
2. The medical record, patient interview and patient assessment are included in the review process?	_____	_____

Date

Signature

Title

Non-Owned Auto Supplemental Application

If non-owned auto coverage is desired, please complete the following:

Note: Non-owned coverage is written only as an endorsement to the General Liability policy, does not include Hired Car, and shares the limits, deductibles and other conditions of the general liability policy. This coverage is not intended to cover livery operations by the insured, whether a fee is charged or not, and therefore excludes bodily injury to passengers of any insured non-owned autos.

1. How many employees drive their personal auto in connection with your business: _____
How many of these are part-time employees? 15-25 hrs wk _____ Under 15 hrs wk _____

If persons other than employees use their personal auto in connection with your business, please describe and give number : _____

None _____

2. What are the ages of the drivers? 18 – 25 _____ 25 – 35 _____ 35 – 45 _____
45 – 55 _____ 55 – 65 _____ Over 65 _____

3. Does applicant check all driver's MVRs? Yes ___ No ___

4. Does applicant require minimum limits of at least 100/300 BI - 50 PD ? Yes ___ No ___
Please attach evidence of each driver's auto insurance showing the limits carried.

5. Does applicant require employees or others to provide transportation for patients / clients in their personal auto? Yes ___ No ___

6. Does applicant have owned, leased or hired autos used in business ? Yes ___ No ___
Insurance coverage: carrier _____ limit _____ eff date _____

7. Have any auto claims been made or occurrences reported during the past 5 years? Yes ___ No ___
If yes, describe, indicate open/closed status, amounts paid or reserved:

Date

Applicant

Title