



CARRIER:

[Empty box for carrier information]

Medical Providers Employment Practices Protection Application

THIS APPLICATION IS FOR A CLAIMS MADE POLICY. PLEASE READ YOUR POLICY CAREFULLY. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses or violations in the past five years. If there is a loss or violation history, please complete the entire application.

Primary applicant's corporate name (see #4 to request subsidiary[ies] and affiliate[s]): _____

Location address: _____ Same as mailing address

City: _____ State: _____ Zip: _____

Web address: _____ E-mail address: _____ Phone: _____

Description of operations (include each specialty):

[Empty box for description of operations]

Full-time employees: _____ Part-time: _____ Temporary/Seasonal: _____ Independent contractors: _____ Leased: _____

How many of the above employees/independent contractors are located in:

California: _____ Florida: _____ Louisiana: _____ Outside the U.S.: _____

II. UNDERWRITING INFORMATION

1. Year established: _____

2. Do more than 50 percent of all employees (not principals or partners) currently earn more than \$100,000? Yes No

3. a. Is the applicant a subsidiary of another organization? Yes No

b. Is the applicant a franchisee of another organization? Yes No

c. Name of parent and/or franchisor and location: _____

4. Does the applicant want any subsidiary(ies)/affiliate(s) covered? Yes No

If "Yes," include employees in employee count above and provide:

a. Name of subsidiary(ies)/affiliate(s): _____

b. Is the subsidiary(ies)/affiliate(s) at least 50 percent owned by the applicant? Yes No

c. Does the subsidiary(ies)/affiliate(s) fall within the same class of business as the applicant? Yes No

5. Is there expiring insurance in force for:

Coverage	Limit	Retention	Retroactive Date	Carrier	Premium
Employment practices liability <input type="checkbox"/> Yes <input type="checkbox"/> No					
Cyber liability <input type="checkbox"/> Yes <input type="checkbox"/> No					
Property <input type="checkbox"/> Yes <input type="checkbox"/> No					
General liability <input type="checkbox"/> Yes <input type="checkbox"/> No					

Please attach a statement of details for all "Yes" answers to questions 6 through 13.

6. Has any entity proposed for insurance closed, sold, merged-with or acquired any company in the past 12 months or anticipate doing so in the next 12 months? Yes No

7. Has any entity proposed for insurance downsized, laid off or reduced staff in the past 12 months or anticipate doing so in the next 12 months? Yes No

If "Yes," what percentage of the workforce was/will be affected? _____

8. Has there been any change in ownership in the past 12 months or is a change expected in the next 12 months? Yes No

9. Has the applicant ever denied or had a policy against providing medical or dental services to any person having or being suspected of having a communicable disease? Yes No

10. Has the applicant or any person proposed for coverage (whether or not in the service of the applicant) been the subject of any criminal proceeding(s) or had his or her license challenged, suspended or revoked? Yes No

11. Within the last five years, has any third party discrimination, third party harassment, patient molestation or employment related: inquiry, complaint, notice of hearing, claim or suit been made against any entity proposed for insurance or any person proposed for insurance in the capacity of either director, officer, member (if an LLC), partner, owner or employee of any entity proposed for insurance? Yes No
(If "Yes," complete USLI Claim Supplement for each claim)
12. Is any person proposed for this insurance aware of any fact, circumstance or situation which may result in an employment claim or third party discrimination or third party harassment or patient molestation claim against any entity proposed for insurance or any of its directors, officers, members (if an LLC), partner, owner or employees? Yes No
(If "Yes," complete USLI Claim Supplement for each claim)
13. Has any policy for employment practices liability insurance ever been cancelled or non-renewed? Yes No
(do not answer if applicant is located in Missouri)

III. WRITTEN EMPLOYMENT GUIDELINES

Email And Internet Policy

- Applicant currently has a written [e-mail/internet policy] in place **OR**
- Applicant agrees to implement a written [email/internet policy] within 60 days of the effective date of coverage **OR**
- Applicant does not have a written [email/internet policy] in place and will not implement such policy.

The written employment policies below are required to obtain coverage with USLI. By checking the boxes below and signing this application, the applicant agrees they either have or will implement and maintain the policies below within sixty (60) days of the effective date of coverage.

Anti-Discrimination Policy

- Applicant currently has a written [anti-discrimination] policy in place **OR**
- Applicant agrees to implement a written [anti-discrimination] policy within 60 days of the effective date of coverage **OR**
- Applicant does not have a written [anti-discrimination] policy in place and will not implement such policy.

Anti-Harassment Policy

- Applicant currently has a written [anti-harassment] policy in place **OR**
- Applicant agrees to implement a written [anti-harassment] policy within 60 days of the effective date of coverage **OR**
- Applicant does not have a written [anti-harassment] policy in place and will not implement such policy.

IV. OPTIONAL COVERAGES REQUESTED

Data Breach Expense Coverage (Complete only if seeking this coverage)

1. Is the applicant HIPAA compliant? Yes No
2. Does the applicant have a written physical and network security policy in place? Yes No
3. Do all employees receive training on the privacy policy at least annually? Yes No
4. Does your organization have a data destruction policy in place? Yes No
5. Does your organization screen all employees with background checks? Yes No
6. Is a written breach response plan in place? Yes No
7. Annual revenues: \$ _____

General Liability (Complete only if seeking this coverage)

1. Has general liability insurance coverage been cancelled or non-renewed in the past three years?
(do not answer if applicant is located in Missouri) Yes No
2. Has there been any general liability losses/claims incurred in the past three years (excluding those closed without payment by the insurance carrier)? If "Yes," please complete USLI Claim Supplement for each claim. Yes No
3. Are any products sold under the applicant's name or label? Yes No

Property (Complete only if seeking this coverage)

- Construction: Frame Joisted masonry Noncombustible Masonry noncombustible
 Modified fire resistive Fire resistive Other _____

1. Business personal property limit: \$ _____
2. Business income and extra expense limit: \$ _____

3. Building limit: \$ _____
4. What year was the building constructed? _____
5. Is the building fully protected by an operational sprinkler system covering 100 percent of the premises? Yes No

Property Eligibility Criteria

1. Have there been property losses/claims incurred in the past three years (excluding those closed without payment by the insurance carrier)? Yes No
2. Does the insured premise have functioning and operational smoke and/or heat detectors in all units and/or occupancies? Yes No

V. ADDITIONAL APPLICANT INFORMATION

Applicant's mailing address: _____ (if different than the location address above)
 City: _____ State: _____ Zip: _____

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky and Pennsylvania Fraud Statement: 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.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. **THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.**

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name: _____ License #: _____

Agent's signature: _____ Main agency phone number: _____

(Required in New Hampshire)

Agency mailing address: _____

City: _____ State: _____ Zip: _____

The signer of this Application acknowledges and understands that the information provided herein is material to the Company's acceptance of the risk and issuance of the requested policy. The signer of this Application represents that the information provided herein is true and correct in all matters. Any changes in the information represented in this Application occurring prior to the effective date of a policy shall be promptly reported to the Company in which case, the Company has the right to modify or withdraw any quote or binder issued based on such changes. The Company has the right but not the obligation to investigate any representation(s) in this Application. A decision by the Company not to investigate shall not estop the Company from relying on this Application in issuing a policy. It is agreed that this Application and any material submitted therewith, including but not limited to any supplemental Application(s), shall be the basis of any policy that is issued.

New York Fraud Statement: 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.

Applicant's signature: _____ Title: _____

President, Chairperson of the Board, Managing Member, or Executive Director

Date: _____