

# Dental Corporation Professional Liability Insurance Application



**PROASSURANCE**

Treated Fairly

ProAssurance Casualty Company • PO Box 45650 • Madison, WI 53744-5650 • 800.279.8331 • 608.831.8331 • Fax 608.831.0084

With your fully completed, signed and dated application, you must submit the following information:

1. Current insurance policy declarations page.
2. Copy of extended reporting endorsement (tail) from your current carrier if your current coverage is claims-made and you are *not* applying for prior acts coverage.
3. Loss runs from all prior insurance companies or explanation as to why they are not available.
4. Current business letterhead.

**9003**  
**Professionals' Insurance Agency, Inc.**  
**2904 Eastpoint Parkway**  
**Louisville, KY 40223**  
**(502) 423-7201 (p); (502) 423-7261 (f)**

## 1. Organization Information

Organization Name: _____ Federal Tax ID: _____ Primary Office Street Address: _____ City: _____ County: _____ State: _____ ZIP: _____ Office Phone: _____ Office Fax: _____ Website: _____ Mailing Address: _____ Preferred Billing Address: _____ Contact Name: _____ Title: _____ Phone: _____ Email: _____ Is this contact the authorized representative for access to policy information at ProAssurance.com? Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please provide the name of the policy's authorized representative. _____ <b>Please list additional practice locations:</b> Street Address: _____ City: _____ County: _____ State: _____ ZIP: _____	
A. Type of Corporation <input type="checkbox"/> Corporation – Not for Profit <input type="checkbox"/> Solo Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Multi-shareholder Corporation <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> Other _____	
B. Has the Organization ever been incorporated under a name other than that listed above? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please list all previous names and the first use date of each: _____	
C. Is or has the Organization ever been incorporated in a state other than that listed above? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please list states and first use date in each: _____	
D. Does the Organization practice under a d/b/a (doing business as) name? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please list all d/b/a names: _____	

**2. Coverage Information**

A. Requested Effective Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

B. Requested Limits<sup>1</sup>

i.  Shared Limits  Separate Limits

ii. If requesting separate limits:

a. Primary Coverage Limits: \_\_\_\_\_

b. Excess Coverage Limits: \_\_\_\_\_

C. Is the organization requesting Prior Acts Coverage?

Yes  No

Requested Retroactive Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

Note: Prior Acts Coverage is optional and subject to separate underwriting approval. For your protection, do not forfeit your right to purchase extended reporting endorsement coverage from your current carrier unless you are specifically notified in writing by a ProAssurance company that your request for Prior Acts Coverage has been approved.

**3. Insurance History and Claims Information**

A. Current Insurance Information (please indicate if none):

i. Name of Insurer: \_\_\_\_\_

ii. Policy Limits: \_\_\_\_\_ Shared  Separate

iii. Dates Covered, From: \_\_\_\_\_ To: \_\_\_\_\_

iv. Policy Type:  Claims-Made  Occurrence

v. If Claims-Made, Retro Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

vi. Did you purchase/receive a reporting endorsement (tail coverage)?

Yes  No

B. Previous Insurance Information (please indicate if none):

i. Name of Insurer: \_\_\_\_\_

ii. Policy Limits: \_\_\_\_\_ Shared  Separate

iii. Dates Covered, From: \_\_\_\_\_ To: \_\_\_\_\_

iv. Policy Type:  Claims-Made  Occurrence

v. If Claims-Made, Retro Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MONTH DAY YEAR

vi. Did you purchase/receive a reporting endorsement (tail coverage)?

Yes  No

C. Have any claims or suits ever been filed against your organization as a result of professional services?

Yes  No

D. Are you aware of any conduct, circumstances, occurrences, or incidents likely to give rise to a claim?

Yes  No

E. If you are answered "yes" to question 3.C. or D., have the claims, conduct, circumstances, occurrences, or incidents been reported to a previous insurer? (Please complete the Supplementary Claims information form at the end of this application.)

Yes  No

F. Has the Organization (or those listed in 1.B.) ever been convicted of or pled guilty to or entered into a plea agreement for a violation of any law or ordinance?

Yes  No

G. Has any insurance company ever canceled, declined to issue, refused to renew, surcharged your premium, or issued coverage with any restrictions or exclusions?

Yes  No

<sup>1</sup> Limit options vary by state

**4. Practice Information**

A. List all healthcare providers, members, shareholders, partners, owners, employed dentists and independent contractors in the organization. It is the policy of the Company to insure all dentists who are employees, partners, shareholders and/or owners of a corporation. **All affiliated dentists must complete an application.**

Name: \_\_\_\_\_

Please check any that apply:

Specialty: \_\_\_\_\_

Member       Owner       Shareholder

Start Date: \_\_\_\_\_

Employee       Partner       Independent Contractor

Current Insurer: \_\_\_\_\_

Other      \_\_\_\_\_ Hrs/Week

Name: \_\_\_\_\_

Please check any that apply:

Specialty: \_\_\_\_\_

Member       Owner       Shareholder

Start Date: \_\_\_\_\_

Employee       Partner       Independent Contractor

Current Insurer: \_\_\_\_\_

Other      \_\_\_\_\_ Hrs/Week

You must provide proof of coverage for each dentist insured elsewhere.

B. Do you employ any of the following? Yes  No

If yes, indicate the number in each category:

Dental Assistant: \_\_\_\_\_      Dental Technician: \_\_\_\_\_      Dental Hygienist: \_\_\_\_\_

**GENERAL FRAUD WARNING – 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.**

**DELAWARE FRAUD WARNING – Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.**

**KENTUCKY FRAUD WARNING – 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.**

**PENNSYLVANIA 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.**

**Consent to Conditions of Consideration of the Application for Insurance**

I accept the following conditions during the processing and consideration of my application—regardless of whether or not I am granted insurance—and for the duration of the insurance which may be issued to me:

To the fullest extent permitted by law, I extend absolute immunity to, and release ProAssurance, its directors, officers, agents, employees and other authorized representatives from any and all liability for any acts pertaining to my application for insurance, including ultimate cancellation, rejection, or approval for insurance, and any communications, reports, records, statements, documents, or disclosures, including otherwise privileged or confidential information, made or given in good faith with respect to such application.

Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Date: \_\_\_\_\_

Important: Incomplete or incorrect information could require retroactive upward premium adjustment and, in the event of a claim, could lead to a denial of coverage. The following is an Authorization to Release Information section which requires your signature. Please read it carefully.

### Authorization to Release Information

I, the undersigned hereby authorize my present and prior professional liability carriers, any and all attorneys who have represented me in connection with any claim of professional liability, and any other individuals, associations or entities having information regarding me, to release to ProAssurance upon its request, any information which in the judgment of any such person noted above, may have bearing upon my acceptability to ProAssurance as a professional liability risk, including but not limited to closed, pending or anticipated claims, underwriting or other information.

I hereby release and agree to hold harmless all persons or organizations, their agents, servants, and employees, ProAssurance, its directors, officers, employees and agents from any liability arising from releasing the above information, notwithstanding the fact that there may be errors, omissions, or mistakes contained in such released information.

I further agree that ProAssurance and all persons and organizations described above may rely upon a photo copy of this Authorization, which shall be of equal validity with the signed original.

Name (Printed): \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Note: ProAssurance's Privacy Policy can be found at [ProAssurance.com](http://ProAssurance.com).

#### For Agent's Use Only (if applicable)

\_\_\_\_\_  
Agent's Name

\_\_\_\_\_  
Agency Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Agency Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
Phone

#### Additional Comments

If there has been more than one claim, please photocopy this form. Attach additional sheets if needed.

All questions must be answered or marked Not Applicable (N/A).

1. Patient's Name: \_\_\_\_\_
2. Date Reported to Insurance Company: \_\_\_\_\_
3. Name of Insurance Company: \_\_\_\_\_
4. Name and Address of the Attorney assigned to your case: \_\_\_\_\_  
\_\_\_\_\_
5. Date of Incident and your treatment: \_\_\_\_\_
6. Allegations: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
7. What is the present condition of the patient? \_\_\_\_\_  
\_\_\_\_\_
8. Did you in any way alter, embellish, delete, change, and/or destroy any records, medical or otherwise, or were allegations made that you did so, pertaining to this claim? Yes  No
9. Status of claim (check applicable answer):

<input type="checkbox"/> Suit threatened, no action taken <input type="checkbox"/> Suit filed, but dropped by claimant <input type="checkbox"/> Summary Judgment in your favor <input type="checkbox"/> Suit settled Out-of-Court Date claim paid: _____ Amount paid: _____	<input type="checkbox"/> Court outcome in your favor <input type="checkbox"/> Jury verdict <input type="checkbox"/> Directed verdict <input type="checkbox"/> Court outcome in favor of plaintiff <input type="checkbox"/> Jury verdict <input type="checkbox"/> Directed verdict Amount of Loss: _____	<input type="checkbox"/> Awaiting mediation <input type="checkbox"/> Awaiting court action Reserve Amount: _____
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10. To your knowledge, was any settlement paid by another party involved (i.e., your P.A., P.C., partners, employees, etc.)? Yes  No   
If yes, amount was: \$ \_\_\_\_\_

Name (Printed): \_\_\_\_\_

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

**PLEASE RETURN COMPLETED SUBMISSION TO:**

Professionals' Insurance Agency, Inc.  
2904 Eastpoint Parkway  
Louisville, KY 40223  
(502) 423-7201 (Phone) / (502) 423-7261 (Fax)