








KINSALE INSURANCE

REQUESTED COVERAGE - MEDICAL LAB INCLUDING MEDICAL IMAGING

☐ **Requesting Professional Liability:**

Requested Retro Date: _____

Professional Liability Limits		Professional Liability Deductible	
☐ $100,000 / $300,000	☐ $1,000,000 / $1,000,000	☐ $2,500	☐ $15,000
☐ $200,000 / $600,000	☐ $1,000,000 / $2,000,000	☐ $5,000	☐ $20,000
☐ $250,000 / $750,000	☐ $1,000,000 / $3,000,000	☐ $7,500	☐ $25,000
☐ $500,000 / $1,500,000	☐ Other: _____	☐ $10,000	☐ Other: _____

☐ **Requesting General Liability:**

Requested Retro Date: _____ or ☐ Occurrence Based Coverage

General Liability Limits		General Liability Deductible	
☐ $100,000 / $300,000	☐ $1,000,000 / $1,000,000	☐ $2,500	☐ $15,000
☐ $200,000 / $600,000	☐ $1,000,000 / $2,000,000	☐ $5,000	☐ $20,000
☐ $250,000 / $750,000	☐ $1,000,000 / $3,000,000	☐ $7,500	☐ $25,000
☐ $500,000 / $1,500,000	☐ Other: _____	☐ $10,000	☐ Other: _____

☐ **Requesting Employee Benefits Liability:**

Requested Retro Date: _____

Employee Benefits Liability Limits		Employee Benefits Liability Deductible	
☐ $100,000 / $300,000	☐ $1,000,000 / $1,000,000	☐ $1,000	☐ $10,000
☐ $200,000 / $600,000	☐ $1,000,000 / $2,000,000	☐ $2,500	☐ $15,000
☐ $250,000 / $750,000	☐ $1,000,000 / $3,000,000	☐ $5,000	☐ $20,000
☐ $500,000 / $1,500,000	☐ Other: _____	☐ $7,500	☐ $25,000

☐ **Requesting Non-Owned Auto Liability:**

Non-Owned Auto Liability Limits	
☐ $100,000	☐ $500,000
☐ $200,000	☐ $1,000,000
☐ $250,000	☐ Other: _____

*Requested coverage may or may not be offered please review any quote issued for actual terms and conditions available. Completion of this application neither binds coverage nor guarantees that policy will be issued.

Kinsale Insurance Company
P. O. Box 17008
Richmond, VA 23226
(804) 289-1300
www.kinsaleins.com

MEDICAL LABS AND MEDICAL IMAGING CENTERS

Instructions to the Applicant – please complete this application in ink and answer all questions completely. Attach extra sheets as necessary should you run out of space provided. An incomplete or illegible application cannot be processed. Completion of this application neither binds coverage nor guarantees that a policy will be issued.

- Provide a fully completed application, signed and dated by the owner, partner, or officer not earlier than 45 days before the proposed effective date of coverage.
- If a question is not applicable, then state "N/A".
- The following information must be submitted with the completed application:
  - Copy of your current professional liability insurance Declarations Page (claims made policies must reflect the retroactive date)
  - Copy of all advertising that you use
  - 5-year company loss runs, valued within the last 60 days

GENERAL INFORMATION

1. Full name of Applicant (Including DBA's) _____

2. Mailing Address: _____
   STREET CITY COUNTY STATE ZIP

3. Location Address: Check here if same as mailing: ☐

   (1) _____
   STREET CITY COUNTY STATE ZIP

   (2) _____
   STREET CITY COUNTY STATE ZIP

   (3) _____
   STREET CITY COUNTY STATE ZIP

   (4) _____
   STREET CITY COUNTY STATE ZIP

   Attach Additional Pages as Needed

4. Website Address: **www.**_____ 5. Telephone: _____

6. Inspection contact: _____

7. Date Established _____ Years under current management _____

8. Applicant is a:

   ☐ Individual ☐ Professional Associations
   ☐ Corporation ☐ Partnership
   ☐ LLC ☐ Joint Venture
   ☐ Other:_____

9. Enterprise is: ☐ For Profit ☐ Not For Profit

OPERATIONS AND PROFESSIONAL ACTIVITIES

10. Please describe nature of applicant's operations

_____

_____

_____

11. Applicant's operations are: ☐ Mobile ☐ Stationary

12. Please state sources and amounts of total revenue:

Source	Last 12 months	Next 12 months
Charitable contributions	$_____	$_____
Government Funding	$_____	$_____
Fee for services	$_____	$_____
Other – specify:	$_____	$_____
Total Gross Revenue	$_____	$_____

13. Please indicate total number of:

Tests in the **last** 12 months _____

Tests in the **next** 12 months _____

14. Please provide percentage of specimens / images:

a. Collected directly from patients _____%

b. Received by the applicant from outside sources _____%

15. Please provide the percentage of services provided for:

Hospitals	_____%	Nursing Homes	_____%
Physician offices	_____%	Industrial Facilities	_____%
Veterinary Clinics	_____%	Other (describe): _____	_____%

16. Please indicate the number and types of Medical **IMAGING** Tests performed. Check here if "None" ☐

TYPE OF TEST	IN LAST 12 MONTHS	PROJECTED FOR NEXT 12 MONTHS
Bone Density Scan		
CAT/ CT Scans		
EKG/EEG		
Mammograms		
MRI		
PET scans		
Ultrasound/ Sonography		
X-Ray		
Other (describe):		

17. Please indicate the number and types of Medical **LAB** Tests performed. Check here if "None" ☐

TYPE OF TEST	IN LAST 12 MONTHS	PROJECTED FOR NEXT 12 MONTHS
Cytopathology		
Histopathology		
HIV / AIDS Testing		
Drug or Alcohol Testing		
DNA Testing to include paternity		
OTHER:(specify)		
OTHER:(specify)		

18. Is the applicant involved in any of the following (explain all "yes" answers in the space provided below or additional pages as needed):

    a. Blood banking or cross matching? ☐ YES ☐ NO
    b. Manufacturing, dispensing, or testing pharmaceuticals? ☐ YES ☐ NO
    c. The use of radioactive material other than used in X-Ray equipment? ☐ YES ☐ NO
    d. Therapy or treatment procedures? ☐ YES ☐ NO
    e. Medical, genetic, AIDS or drug research ☐ YES ☐ NO
    f. Manufacturer and/or sell laboratory equipment or supplies, reagents or software ☐ YES ☐ NO

_____

_____

19. Is the applicant involved in reading or interpreting of X-Rays, Medical images, Pathology Slides or other similar tests? ☐ YES ☐ NO
    If yes, who is performing these services? Please also indicate if this is contracted or employed individual or group.
    _____ ☐ Employee ☐ Contractor

20. If the applicant is providing any reading or interpretation services, are said results conveyed to the patient on the applicant's letterhead? ☐ YES ☐ NO ☐ N/A

21. Please indicate any accreditations or approval's held by the applicant:

    ☐ Joint Commission
    ☐ CLIA Approved Lab
    ☐ National Institute on Drug Abuse (NIDA) Approved
    ☐ ACR accreditation
    ☐ Other: _____
    ☐ Other: _____

STAFFING

22. Please provide number of employed and contracted staff:

Profession	Employed		Contracted	
	Full-time	Part-time	Full-time	Part-time
Lab Technicians				
RN/LPN				
Pathologists				
Phlebotomists				
Physician (other than pathologists or radiologists)				
Radiologists				
X-Ray Technicians				
Other: Specify				

23. Are all above individuals licensed in accordance with applicable state and federal regulations? ☐ YES ☐ NO

24. Do all physicians (**employed and contracted**) carry their own professional liability coverage? ☐ YES ☐ NO
    If yes, what limits do they carry? _____

25. Please provide the name and specialty of the applicant's Medical Director: _____
    Does the applicant's Medical Director have direct patient care? ☐ YES ☐ NO Please specify ☐ Full Time or ☐ Part Time

26. Please indicate all of the hiring/screening procedures used for professionals and paraprofessionals who provide patient care services at your facility:
    - ☐ Check of educational background, or residency program, when applicable.
    - ☐ Check of previous employers (☐ In writing ☐ By Telephone)
    - ☐ Criminal background check (☐ STATE ☐ FEDERAL)
    - ☐ Drug / Alcohol / Abuse Screening (circle all that are used)
    - ☐ Verify any pending license suspensions or revocations, or any pending disciplinary actions by other facilities.
    - ☐ Require information on any professional liability or work-related claim that has previously been made against any Individual?

27. Does your facility have written job descriptions? ☐ YES ☐ NO

GENERAL LIABILITY - complete only if you are requesting GL coverage

28. Building Description

	Buildings / Locations #1	#2	#3	#4
Type of Construction:	_____	_____	_____	_____
No. of Stories:	_____	_____	_____	_____
Square Footage	_____	_____	_____	_____
Date Built:	_____	_____	_____	_____
Smoke detectors:	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Local/Central station fire alarm:	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Sprinkler System:	☐ Yes ☐ No ☐ Partial	☐ Yes ☐ No ☐ Partial	☐ Yes ☐ No ☐ Partial	☐ Yes ☐ No ☐ Partial

29. Do any of the Applicant's locations have any (explain any "yes" answers on page 8):
    a. Exposure to flammables, explosive, chemicals? ☐ YES ☐ NO
    b. Catastrophe exposure? ☐ YES ☐ NO
    c. Exposure to radioactive materials? ☐ YES ☐ NO

30. Has any claim for General Liability **ever** been made against any person(s) or entity(ies) proposed for this insurance? If Yes, complete a supplemental claims form for each. ☐ YES ☐ NO

31. Is (are) any person(s) or entity(ies) proposed for this insurance aware of any fact, circumstance or situation which may result in a General Liability claim, such that would fall under the proposed insurance? If Yes, complete a supplemental claims form for each. ☐ YES ☐ NO

COVERAGE HISTORY

32. Please list professional liability insurance carried for each of the past five years.

Insurer	Dates covered	Limits of Liability Per claim/agg.	Deductible	Premium	Retroactive date

33. If the applicant is currently insured under a commercial general liability policy please list coverage for the past five years.

Insurer	Dates covered	Limits of Liability Per claim/agg.	Deductible	Premium	Occurrence or Claims – Made?

If the current expiring GL policy is claims-made, what is the retroactive date? _____

CLAIMS AND LOSS HISTORY

34. Has the applicant or any of its employees ever had any professional license or license to prescribe and or dispense narcotics ever been limited, suspended, revoked, denied, or investigated by any licensing board or regulatory agency? **If yes, provide details within the supplemental information or attach additional pages as need.** ☐ YES ☐ NO
35. Has the applicant or any of its employees ever been charged with, or convicted of a crime **other** than minor traffic violations? **If yes, provide details within the supplemental information or attach additional pages as need.** ☐ YES ☐ NO
36. Has the applicant or any of its employees ever been diagnosed or treated for alcoholism, drug addiction, any chemical dependency, or mental or chronic physical illness? **If yes, provide details within the supplemental information or attach additional pages as need.** ☐ YES ☐ NO
37. Has any claim or suit for malpractice or professional liability ever been made against the applicant **OR** any other person proposed for this insurance? **How Many? _____ (Complete Supplemental Claims form for Each)** ☐ YES ☐ NO
38. Is the Applicant or any person proposed for this insurance aware of any act, error, omission, fact, circumstance, or records request from any attorney which may result in a malpractice claim or suit? **If yes, please explain in detail, completing a supplemental claim form for each.** ☐ YES ☐ NO
39. Has any claim or suit for malpractice ever been made against the Applicant or any person proposed for this insurance that has not been reported to the Applicant's current or prior insurer? **If yes, please explain in detail, completing a supplemental claim form for each.** ☐ YES ☐ NO

SUPPLEMENTAL INFORMATION (reference question number if applicable)

FRAUD WARNING

NOTICE TO ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, CONNECTICUT, DELAWARE, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NORTH CAROLINA, NORTH DAKOTA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TEXAS, UTAH, VERMONT, WASHINGTON, WEST VIRGINIA, WISCONSIN, AND WYOMING APPLICANTS: In some states, 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

NOTICE TO COLORADO APPLICANTS: 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 policy holder or claimant for the

purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: **WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NOTICE TO HAWAII APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

NOTICE TO KENTUCKY APPLICANTS: 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.

NOTICE TO LOUISIANA APPLICANTS: 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.

NOTICE TO MAINE APPLICANTS: 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 denial of insurance benefits.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW MEXICO APPLICANTS: 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 civil fines and criminal penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud an 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 $5,000 and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she 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.

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

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of a 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 the person to criminal and civil penalties.

NOTICE TO TENNESSEE APPLICANTS: 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.

NOTICE TO VIRGINIA APPLICANTS: 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.

The Applicant acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation. The Applicant warrants that the above statements and particulars together with any attached or appended documents are true and complete and do not misrepresent, misstate or omit any material facts.
The Applicant agrees to notify us of any material changes in the answers to the questions on this questionnaire which may arise prior to the effective date of any policy issued pursuant to this questionnaire and the Applicant understands that any outstanding quotations may be modified or withdrawn based upon such changes at our sole discretion. Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance. All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

Applicant: _____ Title: _____

FEIN #: _____

Applicants Signature: _____ Date: _____

Agent/Broker Name: _____

SUPPLEMENTAL CLAIM / INCIDENT INFORMATION

If reporting more than one claim or incident, please photocopy and complete a separate form for each. Attach additional sheets if necessary for adequate explanation. All questions must be answered or marked Not Applicable (N/A), and each sheet must be signed.

Name of Patient:_____ Age:_____ Sex:_____

Incident ☐ Claim ☐

Date reported to insurance company: _____

Name of insurance company: _____

Date of incident and your treatment: _____

Allegations / Circumstances: _____

_____

_____

_____

Additional Defendants: _____

What is the present condition of the patient?_____

_____

STATUS OF CLAIM

☐ Suit threatened, no action taken
☐ Suit filed but dropped by claimant
☐ Summary judgment in your favor

Court outcome in YOUR favor:
☐ Jury verdict
☐ Directed verdict

Unresolved/Open
☐ Awaiting mediation
☐ Awaiting court action
Reserve amount:
$_____

☐ Suit settled out of court
a. Date claim paid: _____
b. Amount paid: $_____
c. Did you want to settle?
☐ Yes ☐ No

Court outcome in favor of plaintiff:
☐ Jury verdict
☐ Directed verdict
Amount of loss payment:
$_____

Name and address of the attorney assigned to your case: _____

_____

To your knowledge, was any settlement paid by another party involved (i.e., your P.A., P.C., partners, employees, etc.)?

Yes: ☐ No: ☐

Explain in detail what action(s) you have taken to prevent recurrence of this type of claim:

_____

_____

_____

Signature: _____ Date:_____

Printed Name: _____