

Halfway House General Liability and Professional Liability Application

Applicant's Name	_____
Mailing Address	_____

Location	_____

Agent Name	_____
Address	_____

PROPOSED EFFECTIVE DATE:

From _____ To _____

12:01 A.M., Standard Time at the address of the Applicant

Applicant is: Individual Corporation Partnership Joint Venture
 Limited Liability Company Other (Specify) _____

LIMITS OF LIABILITY REQUESTED		PREMIUMS
General Aggregate	\$	Premises/Operations
Products & Completed Operations Aggregate	\$	\$
Personal & Advertising Injury	\$	Products/Completed Operations
Each Occurrence	\$	\$
Fire Damage (any one fire)	\$	Other
Medical Expense (any one person)	\$	\$
Professional Liability	Each Occurrence \$	Other
	Aggregate \$	\$
Other Coverages, Restrictions, and/or Endorsements		Total
Sexual and/or Physical Abuse:		
<input type="checkbox"/> \$25,000./\$50,000. <input type="checkbox"/> \$50,000./\$100,000. <input type="checkbox"/> \$100,000./\$300,000.		
	Deductible \$	\$

- Applicant operates as:** Profit Nonprofit Number of years in operation: _____
- How long under present management?** _____ (If fewer than five years, attach principals' resumes. If principals in the firm do not have a health care background, then also include the resume of the individual responsible for hiring, screening and monitoring the work activities of your employees.)

Is facility owned by physician(s)? Yes No

- Type of operation:**
 - Outpatient aftercare and support program (AA, Al-Anon, etc.)
 - Outpatient counseling or guidance center
 - Crises centers (rape, domestic violence, etc.)
 - Non-medical drug and alcohol rehabilitation center
 - Homeless shelters
 - Mission or settlement house

Describe type of operation and services provided (attach brochure and/or advertising material if available): _____

4. Operations conducted in the following states:

State: _____ Licensed with state? Yes No License #: _____

State: _____ Licensed with state? Yes No License #: _____

State: _____ Licensed with state? Yes No License #: _____

5. Has license ever been revoked? Yes No If yes, explain: _____

6. Name all subsidiary companies/locations and others coming under applicant's control (if none, please state): _____

7. Has the applicant sold, acquired or discontinued any operations in the last five years? Yes No

If yes, please explain: _____

8. Is at least one of the principals or an Administrator/Director involved in the operation on a full-time basis?

Yes No

9. Physical features of risk:

a. Construction of building: _____

b. Number of floors: _____ On which floor(s) is applicant location? _____

Square foot area occupied by the applicant: _____

c. Year built: _____

d. Equipped with sprinkler system? Yes No

Equipped with fire alarm? Yes No Central station Local alarm

Equipped with smoke detectors? Yes No How many on each floor? _____

e. Number of fire extinguishers on premises: _____ Number of fire escapes: _____

f. Is smoking allowed on premises? Yes No If yes, where is its permitted? _____

g. Is there a swimming pool, hot tub/spa on premises? Yes No

h. Was building originally built for this type of occupancy? Yes No

10. Emergency procedures:

a. Do you have a written Emergency Evacuation Plan? Yes No

b. Does your plan include advance agreement of transportation and temporary shelter? Yes No

c. Are evacuation procedures posted in all parts of your facility? Yes No Bilingual Yes No

d. How often are drills conducted? _____

11. State patient's/residents' ages from: _____ (youngest) to _____ (oldest) Average age: _____

12. Physicians on premises, if any, are:

Private practitioners (personal physicians of the resident)

Employees of the applicant

Contracted physicians through written contract with applicant

If contracted physician, are certificates (evidence) of professional liability insurance required and kept on file?

Yes No

13. **Do services provided include Infusion Therapy?** Yes No
Does treatment process involve the administration of methadone or other drugs? Yes No
14. **Are employees authorized to use their personal vehicles to transport residents or patients?**
 Yes No
15. **Are residents/patients placed in applicant's facility by court order?** Yes No
16. **Any involvement in medical detoxification?** Yes No
17. **Does facility accept prisoners on work release or rehabilitation programs?** Yes No
18. **Does facility provide pregnancy and/or abortion counseling services?** Yes No
19. **Does facility, if an inpatient facility, accept children under the age of 18?** Yes No
If yes, does applicant also require the child's guardian to be in residence at the same facility? Yes No
20. **Is facility a foster home or foster care facility?** Yes No
21. **Does facility provide inpatient services for either of the following:**
- a. **Developmentally Disabled**—Adults or children able to care for themselves despite their disability or mental retardation. Examples of this category include Downs Syndrome, autism, and brain injuries. This category does not include individuals whose primary diagnosis is an emotional or mental illness. Yes No
 - b. **Mentally Disabled**—Adults or children able to care for themselves (with substantial numbers able to hold jobs). Behavior is controlled through medication and monitored by their personal physician. This category would include individuals whose primary diagnosis is an emotional or mental illness including but not limited to schizophrenia, psychopathic and sociopathic diagnosis. Yes No
22. **Does the applicant provide bed and board facilities?** Yes No If yes, number of beds: _____
Length of stay: from _____ (shortest) to _____ (longest) Average: _____
23. **Does the applicant provide outpatient services?** Yes No If yes, number of annual outpatient visits: _____
24. **Explain arrangement for medical emergencies (i.e., M.D. on call, transfer arrangements with hospital, etc.):**

25. **As part of hiring/screening of new employees, does applicant:**
- a. Obtain copies of their professional licenses/certifications? Yes No
 - b. Contact applicants' references before they are hired? Yes No
 - c. Require that they carry their own professional liability policy? Yes No
26. **Total number of employees:** _____
27. **Does applicant have Workers' Compensation coverage in force?** Yes No
28. **Does applicant lease employees?** Yes No
29. **Does applicant have any contractual agreements wherein applicant assumes the liability of others?**
 Yes No
If yes, please attach a list of each entity that has requested to be named as an additional insured and the type of service(s) applicant provides.

30. Any other premises or operations exposures not stated in this application? Yes No
 If yes, attach a complete description and underwriting/rating information.

SCHEDULE OF HAZARDS										
Loc. No.	Classification	Class. Code	Premium Bases:			Terr.	Rate		Premium	
			(s) Gross Sales	(p) Payroll	(t) Other		Prem/Ops	Products Comp Ops	Prem/Ops	Products Comp Ops

31. During the past five years, have any claims been made or suit brought against the applicant because of alleged malpractice, error, mistake or premises accident arising in any manner out of applicant's operation?
 Yes No
 If yes, date: _____ Please explain: _____

32. During the past three years, has any company canceled, declined, or refused similar insurance to the applicant? (Not applicable in Missouri.) Yes No If yes, explain: _____

Previous Insurer: Indicate premium and losses for past three years. Describe all losses.

Year	Company	Pol. #	Occurrence or Claims Made	Premium	Losses Paid	Losses Reserved	Description

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

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.

NAME AND TITLE _____

APPLICANT'S SIGNATURE _____ DATE _____

Name and Phone Number of individual to contact for inspection/audit _____

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE NOT APPLICABLE