

Malpractice Insurance Chiropractic Professional Liability Application

CLAIMS MADE POLICY

NOTICE: Except to such extent as may otherwise be provided herein, the coverage of this policy is limited generally to liability for only those claims that are first made against the insured while the policy is in force. Please review the policy carefully and discuss the coverage with your insurance agent or broker.

A. PERSONAL

1. Full Name: Last: First: Middle:
2. Date of Birth: Age: Male: Female:
Social Security Number:
3. Home Address: City: State: Zip Code:
4. Home Phone:
5. Chiropractic License Number: State of Issuance:
6. As a Doctor of Chiropractic, you practice as a (ONLY ONE):
SOLE Practitioner CORPORATE Shareholder
PARTNERSHIP ASSOCIATE (Employed / Contracted)

B. PRACTICE

1. Office Address: City: County: State: Zip Code:
2. Office Phone: FAX: Cell Phone: E-Mail:
3. Years at Location:
4. Do you have a financial responsibility to any other practice location(s)? Yes No
(If Yes, attach address(es) and explanation on a separate sheet.)
5. Are you incorporated? Yes No

C. STAFF / ASSOCIATES

1. Indicate the number of personnel in your practice location(s) as follows (mark zero if not applicable):

Chiropractors (other) (attach names)	Physical Therapists (licensed)
Registered Nurses (licensed)	Clerks, Receptionists, Technicians, Physiotherapists and other non-licensed

2. Approximately how many patient visits are treated by you and/or by the above staff during a typical Practice week?

3. Approximately how many hours of Face Time do you spend during a typical Practice week?

4. Other than noted above, are there any other licensed medical professionals that are associated with your practice? Yes No (If Yes, give names, specialties, and extent of association on a separate sheet.)

5. Do you perform initial and interim examination of patients? Yes No

6. Do you use progress notes that include subjective and objective findings in charting patient visits? Yes No

D. NEW PATIENT PROTOCOL

1. When a new patient presents to you for chiropractic care, prior to treatment do you (must mark each):

Obtain a medical history?	Yes	No
Formulate a differential diagnosis for treatment?	Yes	No
Obtain signed consent to treat?	Yes	No
Discuss the treatment planned?	Yes	No
Perform a physical exam?	Yes	No
Discuss the patient's financial responsibility?	Yes	No

2. With new patients, percent (approximately) that present to you with the following major complaint(s) of (can exceed 100%):

%Cranial	% Cervical	%Lumbar
%Extremity	% Dorsal or Thoracic	%Other:

3. Approximately how many new patients are treated by you during a typical practice week?

E. MANIPULATION

1. Check any/all general techniques and specific procedures used in patient care that are listed below:

General Meric Adjusting:

Meric	Gonstead	Diversified
Motion Palpation	Pierce-Stillwagon	Thompson

Upper Cervical Specific:

Toggle	Hole In One
Grostatic	Orthogonal

Instrumental Adjusting:

Life Cervical
Activator

Pettibon
Equalizer

Spinal Bio Physics

Kinesiology:

Bennett Reflexes

Reflexology

Applied Kinesiology

Direct Low-Forge:

Direct Non-Force Technique
Trigger Points

Jeness
Receptor Tonus

Freeman
Toftness

Sacro-Occipital:

Logan Basic:

Cox-Mc Manis:

F. THERAPIES

1. Do you do Meridian therapy?
(If Yes, check all you do):

Yes

No

Acupressure

Needle Acupuncture

Electric Acupuncture

Laser Acupuncture

2. Check any/all physiotherapies used in patient care that are listed below:

Traction:

Mechanical

Motorized

Inversion

Intersegmental

Equipment:

Short-Wave Diathermy

Tens Current

Infra Red

Accuscope

Whirlpool

Low/ Hi Volt Galvanism

Inferential

Ultraviolet

Ultrasound

Muscle Stimulating Current

G. X-RAYS

1. Do you provide your own x-rays at your practice location?
(If Yes, answer below)

Yes

No

Does everyone who takes x-rays have proper and current certification/training?

Yes

No

Do you always use the 10-day rule for x-raying females of child-bearing age?

Yes

No

H. SPECIALTIES

1. In your practice of chiropractic, do you ever provide patient care as follows (must mark each):

Venipuncture:	Yes	No	Obstetrics:	Yes	No
Reichian Therapy:	Yes	No	Invasive Surgery:	Yes	No
Sinus irrigation:	Yes	No	Chelation Therapy:	Yes	No
Gynecological Exams:	Yes	No	Colonic Irrigation:	Yes	No
Proctological Exams:	Yes	No			

I. REFERRALS

1. Do you have an established and working relationship with any of the medical specialists listed below? (Check all that apply)

Neuro Specialist	Orthopedist	Radiologist
Vascular Specialist	Internist	General Practitioner

2. Do you have an established relationship to refer directly for diagnostic imaging? Yes No

J. MEDICAL POLICY

Select the options that best describe your medical policy to the situation listed below (only one per selection group):

When a patient first presents with signs and/or symptoms of cerebrovascular insufficiency, do you:

1. Assess cerebral flow (i.e. palpate pulses, auscultate for bruits, Adson maneuver, etc.) prior to any cervical spine manipulation:

Always	Usually	Occasionally	Never
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2. Document your findings prior to any cervical spine manipulations:

Always	Usually	Occasionally	Never
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3. Refer the patient to a specialist and/or non-invasive diagnostic imaging if the signs and/or symptoms are not resolved with normal local care:

Always	Usually	Occasionally	Never
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K. BUSINESS POLICY

Check any/all of fee and payment formats used in patient care that are listed below:

1. Fees are collected:

Cash/Check	Charge Card	Barter
Statements	In Advance	
On insurance assignment	(With /	Without out of pocket)
On case contract	(Installments	In advance)

2. No cost services are allowed:

Indigent	Introductory	Referral
Community Service	Professional Courtesy	Educational

3. Do you use a collection agency on past due accounts? Yes No

L. EDUCATION

1. D.C. College: Month/Year Graduated:

2. Are you currently a member of and/or affiliated with any chiropractic Association and/or Society?
Society? Yes No (If Yes, identify)

3. List any special chiropractic credentials and/or status that you have obtained:

M. CONFIDENTIAL INFORMATION

Answer the following questions and if your response is Yes, then describe on a separate sheet:

- 1. Are you gainfully engaged/employed in any other profession and/or professional activity? Yes No
- 2. Have you ever had professional liability insurance canceled or renewal refused? Yes No
- 3. Have you ever used an intoxicant, narcotic, or other psychoactive or depressant drug to the extent that it has interfered with your ability to perform professional duties? Yes No
- 4. Have you ever been treated for alcoholism or drug addiction? Yes No
- 5. Have you ever been involved in the loss or removal of a medical provider number? Yes No
- 6. Have you ever had any state license to practice chiropractic revoked, suspended, or involuntarily surrendered? Yes No

N. CLAIMS HISTORY

Provide patient names, dates, circumstances, details, status, etc. on a separate sheet for any "Yes" answer below.

- 1. Has the Applicant been involved in any malpractice claim(s) or suit(s)? Yes No
- 2. Is the Applicant aware of any incidents which have occurred that might give rise to a claim in the future? Yes No
- 3. Is the Applicant aware of any other circumstances, injury, accident, error, omission, or offense which may result in a claim being made against the Applicant or any of its predecessors in practice or any of the past or present partners, owners, officers, or employees? Yes No

O. INSURANCE INFORMATION

- 1. Do you currently have Malpractice Insurance? Yes No
If Yes, who is the carrier:
What are your coverage limits: \$
- 2. What is your current Retroactive Date, if any? Retroactive Date:
- 3. What limits of coverage are you applying for?
100/300 200/600 500 / 1.5Mil 1 Mil / 3 Mil
- 4. What is your proposed effective date of coverage?

2. The undersigned Applicant warrants, as a condition precedent to coverage, that he/she will provide immediate written notice to the insurance company, prior to the inception of any coverage which may be offered by the insurance company, of any occurrence, event, claim or suit of which the Applicant becomes aware, subsequent to completion of this application, but prior to the inception of any coverage which may be offered by the insurance company.

The Applicant further understands that failing to provide written notice to the insurance company, as provided in Paragraph 1 above, will cause any coverage to be rescinded.

3. The undersigned Applicant has read and understands this application and warrants, as a condition precedent to coverage, that all statements set forth herein are true, complete and accurate. The insured understands that this application will be relied upon by the insurance company as it determines whether or not it will offer coverage (and, if so, the price at which such coverage will be offered). As such, this application will become part of the insurance contract (if such a contract is ultimately issued) and any false representation made on this application will cause any coverage to be rescinded.

Signature

Date

False Information

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.

FRAUD NOTICE STATEMENTS

NOTICE TO APPLICANTS: "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 MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

NOTICE TO ALASKA RESIDENTS APPLICANTS: "A PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY FILES A CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE PROSECUTED UNDER STATE LAW."

NOTICE TO ARKANSAS RESIDENT 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 ARIZONA RESIDENTS APPLICANTS: "FOR YOUR PROTECTION ARIZONA LAW REQUIRES THE FOLLOWING STATEMENT TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

NOTICE TO COLORADO RESIDENTS 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 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."

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 RESIDENTS APPLICANTS: "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."

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 RESIDENTS 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 RESIDENTS 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 A DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF MARYLAND APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

RESIDENTS OF MINNESOTA APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF 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."

RESIDENTS OF 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."

RESIDENTS OF NEW YORK APPLICANTS: "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."

RESIDENTS OF OHIO APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST ANY INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

RESIDENTS OF OKLAHOMA APPLICANTS: "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."

RESIDENTS OF OREGON APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD OR SOLICIT ANOTHER TO DEFRAUD AN INSURER: (1) BY SUBMITTING AN APPLICATION, OR (2) BY FILING A CLAIM CONTAINING A FALSE STATEMENT AS TO ANY MATERIAL FACT, MAY BE VIOLATING STATE LAW."

RESIDENTS OF 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 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."

RESIDENTS OF 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."

RESIDENTS OF TEXAS APPLICANTS: IF A LIFE, HEALTH AND ACCIDENT INSURER PROVIDES A CLAIM FORM FOR A PERSON TO USE TO MAKE A CLAIM, THAT FORM MUST CONTAIN THE FOLLOWING STATEMENT OR A SUBSTANTIALLY SIMILAR STATEMENT: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON."

RESIDENTS OF 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 MAY INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WASHINGTON APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSES OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS."

RESIDENTS OF WEST VIRGINIA 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."

Signature

The Undersigned warrants that to the best of his/her knowledge and belief the statements set forth herein are true. The Undersigned further declares that any occurrence or event that takes place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the insurance company. The insurance company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The insurance company is hereby authorized to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The signing of this Application does not bind the Undersigned to purchase the insurance, nor does the review of this Application bind the insurance company to issue a policy. It is agreed that this Application shall be the basis of the contract should a policy be issued. This Application will be attached and become a part of the policy.

Name (Please Print/Type)

Title

Signature

Date

If corporate coverage has been requested, the above signed warrants that he/she is authorized and has the power to complete and execute this Application, including the Warranty Statement on behalf of the **Applicant** and their respective Directors, Officers or other insured persons.

Produced By: (Section to be completed by Producer/Broker)

Producer:

Agency:

Agency Taxpayer ID or SS No.:

Producer License No:

Address (Street, City, State, Zip) :

ADDITIONAL INFORMATION

This page may be used to provide additional information to any question on this application. Please identify the question number to which you are referring.

Signature

Date