

# Granite State Insurance Company

## Additional Named Insured / Employed Non-Physician Healthcare Provider (ENPHP) Application for Professional Liability Coverage

Type of coverage: Medical Professional Liability

Male

Female

First Name

Middle Name or Initial

Last Name

Suffix

Previous Last Name(s)

Email Address: \_\_\_\_\_

Office Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Last 4 Digits of SSN: \_\_\_\_\_

Primary Contact: \_\_\_\_\_

Primary Contact Email: \_\_\_\_\_

Primary Contact Phone: \_\_\_\_\_

Practice Address: \_\_\_\_\_

City

State

Zip

First Named Insured (Name of Group) \_\_\_\_\_

Are you an Employee or Independent Contractor of the First Named Insured?

Please indicate the specialty for which you are applying for coverage:

Certified Registered Nurse Anesthetist

Nurse Midwife – Births

Nurse Midwife – No Births

Nurse Practitioner

Physician Assistant

Physical Therapist

CRNA/AANA/NP/PA License Number (if applicable): \_\_\_\_\_

Primary Practice State: \_\_\_\_\_

Primary Practice County: \_\_\_\_\_

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

Retroactive Date: \_\_\_\_\_  
(Claims Made only)

Current Carrier: \_\_\_\_\_

Current Limits of Liability: \_\_\_\_\_

City in which you have Hospital Privileges: \_\_\_\_\_

Please list all Hospital Affiliations: \_\_\_\_\_

Please tell us how you were referred to the Company: \_\_\_\_\_

Select type of coverage for Additional Named Insured (choose one):

**Vicarious Liability Only**

The First Named Insured coverage will include vicarious liability for the above listed Employed Non-Physician Healthcare Provider(s) for professional services rendered while employed for or in connection with the First Named Insured. The Employed Non-Physician Healthcare Provider(s) have no individual coverage.

**Separate Limits**

The Additional Named Insured will carry its own separate limits of liability.

**Shared Limits**

The Additional Named Insured will share in the limits of the Group / First Named Insured.

**Separate Single Limits**

The Employed Non-Physician Healthcare Provider(s) will all share in the limits of liability with each other. The coverage provided shall be separate and apart from the limits of liability of the First Named Insured.

**LIMITS OF LIABILITY\* (choose only one)**

**Claims Made Coverage**

**All states except  
Indiana, Louisiana and Nebraska:**

Limits \$200,000 per claim / \$600,000 aggregate  
Limits \$500,000 per claim / \$1.5 million aggregate  
Limits \$1 million per claim / \$3 million aggregate

**Indiana:**

Limits \$250,000 per claim / \$750,000 aggregate  
*Will you be enrolling in the Indiana Patient's Compensation Fund?* Yes No

**Louisiana:**

Limits \$100,000 per claim / \$300,000 aggregate  
*Will you be enrolling in the Louisiana Patient's Compensation Fund?* Yes No  
Limits \$200,000 per claim / \$600,000 aggregate  
Limits \$500,000 per claim / \$1.5 million aggregate  
Limits \$1 million per claim / \$3 million aggregate

**Nebraska:**

Limits \$200,000 per claim / \$600,000 aggregate  
Limits \$500,000 per claim / \$1 million aggregate  
*Will you be enrolling in the Nebraska Patient's Compensation Fund?* Yes No  
Limits \$1 million per claim / \$3 million aggregate

**Occurrence Coverage**

**New Mexico:**

Limits \$200,000 per occurrence / \$600,000 aggregate  
*Will you be enrolling in the New Mexico Patient's Compensation Fund?* Yes No

**LOSS EXPERIENCE**

If you answer "yes" to any of the below, please provide copy of current carrier loss run.

Has any medical negligence lawsuit and/or claim EVER resulted in an indemnity payment in the amount of \$50,000 or more on your behalf?

Yes No

If the answer is **Yes**, please provide the number of claims paid with indemnity in excess of \$50,000 and the REPORT DATE (date reported to prior carrier) of the most recent medical negligence lawsuit and/or claim in which an indemnity payment of \$50,000 or more was paid on your behalf: \_\_\_\_\_

number paid most recent report date

Have you had more than one medical negligence lawsuit and/or claim made against you during the 3 years prior to the proposed effective date?

Yes No

If the answer is **Yes**, please indicate the number of medical negligence lawsuits and/or claims in this period of time \_\_\_\_\_

Do you have any OPEN or pending medical negligence lawsuits and/or claims that have been made against you?

Yes No

If the answer is **Yes**, please indicate the number of open or pending medical negligence lawsuits and/or claims and provide the REPORT DATE of the most recent OPEN medical negligence lawsuit and/or claim:

number open most recent report date

**PLEASE ATTEST TO THE FOLLOWING STATEMENTS.**

Please understand that the Company may require additional information or documentation based on your responses below. Please provide details for any questions in which you answer "Disagree" below.

Agree	Disagree	1. I am not aware of any of the following circumstances: <ul style="list-style-type: none"><li>• A request for records from a patient, family member of a patient, or attorney;</li><li>• A letter from an attorney regarding my treatment of a patient;</li><li>• A patient, family member of a patient, or a patient representative's dissatisfaction with the outcome of a procedure, treatment, diagnosis or fee; or</li><li>• Any circumstances that might reasonably lead to a claim or suit, even if the claim or suit is without merit.</li></ul>
Agree	Disagree	2. I have NOT had any complaint, investigation or disciplinary action taken against me with any state licensing board, hospital committee, peer review committee, the Drug Enforcement Agency (DEA) or the Federal Drug Administration (FDA), or any other government entity during the 3 years prior to the proposed effective date.
Agree	Disagree	3. I have NEVER been indicted, charged or convicted of any felony crime.
Agree	Disagree	4. I have NEVER had any hospital privileges restricted, suspended, surrendered, or revoked, whether voluntarily or involuntarily, and I am not currently under investigation nor have ever been with any hospital.
Agree	Disagree	5. I have NEVER practiced medicine without medical professional liability coverage in force.

Agree	Disagree	6. I have NEVER had medical professional liability insurance declined, canceled or non-renewed <b>(MO APPLICANTS ARE NOT REQUIRED TO ANSWER)</b>
Agree	Disagree	7. My license to practice medicine and license to prescribe drugs has NEVER been denied, revoked, suspended, surrendered, or otherwise investigated or limited, whether voluntarily or involuntarily, in any way.
Agree	Disagree	8. Less than 10% of my practice is dedicated to seeing patients in nursing homes, long-term acute care (LTAC) facilities, skilled nursing facilities, and/or assisted living facilities.
Agree	Disagree	9. Less than 5% of my practice is dedicated to seeing patients at a prison, correctional facility, or any inmates.
Agree	Disagree	10. I do NOT perform major surgical procedures in an office-based setting (procedures performed under general, spinal, or caudal anesthesia).
Agree	Disagree	11. I do NOT perform any procedures that are outside the customary scope of practice for the specialty for which I am applying for coverage. If disagree, please provide a brief description and documentation of formal training.
Agree	Disagree	12. I do NOT perform any of the following aesthetic procedures:  <div style="display: flex; justify-content: space-around;"> <div style="text-align: left;"> <p>Botox Injection Cosmetic Tattooing Laser Wrinkle Removal Permanent Makeup Smart Lipo</p> </div> <div style="text-align: left;"> <p>Chemical Peel Laser Hair Removal Microdermabrasion Sclerotherapy</p> </div> </div> <p>If disagree, please provide documentation of formal training for each specific procedure for which you are applying for coverage.</p>
Agree	Disagree	13. I do NOT perform any procedures that have NOT been FDA approved.
Agree	Disagree	14. I understand that the the Company policy excludes coverage for Medical Directorships.
Agree	Disagree	15. I certify that I have accessed and reviewed the Company Policy Specimen and any applicable state-specific policy endorsement.
Agree	Disagree	16. I certify that I have accessed and reviewed the Business Associate Agreement and agree to its terms.
Agree	Disagree	17. If any information supplied on this application changes between the application date and the effective date of insurance, I will immediately notify the Company of such changes and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. I understand that my failure to notify the Company of any changes may be grounds for cancellation of the policy.
Agree	Disagree	18. I understand that any material omission or misrepresentation made by me may act to render any contract of insurance void or give the Company the right to rescind the contract. By making this application, I am not relying on any oral or written representation by the Company that coverage has or will be extended to me or that a policy of insurance will be issued. I understand that the Company is relying on the statements made by me in this application.

Agree	Disagree	19. I authorize the Company to contact individuals, hospitals, employers, schools, insurance agents, professional liability insurers, licensing boards, or other entities to verify and/or obtain information provided by me in this application. By completing this application, I, hereby authorize any such person or entity to release to the Company any information which the Company, in good faith, believes to be applicable and pertinent to this application and if issued, the contract of insurance.
-------	----------	---

**Questions for Claims-Made Policies Only**

Agree	Disagree	20. I understand that if I am applying for Prior Acts Coverage with the Company, there will be no coverage for medical incidents in any state other than the state in which I am applying for coverage from the Company.
Agree	Disagree	21. I represent and agree that coverage provided will be for claims reported after the policy effective date and the medical incident must also have occurred after the policy retroactive date. I will have no right to report claims, suits or medical incidents that occurred prior to the policy retroactive date for any medical incident occurring prior to such date. The Company will have no obligation to indemnify or defend me for any medical incident occurring prior to the policy retroactive date.
Agree	Disagree	22. I represent and agree that the Company will not provide defense or indemnity for any medical incident, claim or suit of which I am aware, or reasonably should have been aware, prior to the effective date of the Company policy.

**Question for Occurrence Policies Only**

Agree	Disagree	23. I represent and agree that there is no coverage for medical incidents occurring prior to or after the policy period. The Company will have no obligation to indemnify or defend me for any medical incidents occurring prior to or after the policy period.
-------	----------	---

Please provide details for any question(s) to which you responded "Disagree" above:

## FRAUD WARNINGS

**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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO ALABAMA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

**NOTICE TO ARKANSAS, NEW MEXICO AND 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.

**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 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 AUTHORITIES.

**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 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 KANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED 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 MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

**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 A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** 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.

**NOTICE TO MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**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 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.

**NOTICE TO OHIO APPLICANTS:** 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.

**NOTICE TO OKLAHOMA APPLICANTS:** 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 (365:15-1-10, 36 §3613.1).

**NOTICE TO OREGON 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**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 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.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON 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 VERMONT APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

Declaration and Signature:

I declare that the statements or information provided by me or any statements or information provided by me in any and all other documents, applications, supplemental pages or attachments for the purpose of my initial or renewal application, are true and accurate and that I have not knowingly omitted or misstated material facts. I agree that this application and any other documents, applications, supplemental pages or attachments shall be the basis of the contract of insurance with the Company. I agree to notify the Company if there are any future material changes in any answer, including, but not limited to, any change in my professional practice or specialty, or working arrangement with any other physicians or professional associations.

Name of Signatory: \_\_\_\_\_

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

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

Coverage will not be effective until: (1) the Company has received and accepted a completed application; (2) the applicant accepts the Company quote within the terms of the quote provided by the Company Underwriting; (3) the Company has received payment of the premium due; and, (4) an email has been sent to the applicant confirming coverage.

\_\_\_\_\_  
Insurance Agent/Producer/Broker  
(Please Print)