



P.O. Box 650 • 57 Parker Rd. • Barre, VT 05641
 800-548-4301 • www.neee.com

REQUESTED COVERAGE - PHARMACY

Requesting Professional Liability:

Requested Retro Date: _____

Professional Liability Limits

Professional Liability Deductible

- | | | | |
|--------------------------------------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| <input type="checkbox"/> \$100,000 / \$300,000 | <input type="checkbox"/> \$1,000,000 / \$1,000,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$15,000 |
| <input type="checkbox"/> \$200,000 / \$600,000 | <input type="checkbox"/> \$1,000,000 / \$2,000,000 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$20,000 |
| <input type="checkbox"/> \$250,000 / \$750,000 | <input type="checkbox"/> \$1,000,000 / \$3,000,000 | <input type="checkbox"/> \$7,500 | <input type="checkbox"/> \$25,000 |
| <input type="checkbox"/> \$500,000 / \$1,500,000 | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> Other: _____ |

Requesting General Liability:

Requested Retro Date: _____ or Occurrence Based Coverage

General Liability Limits

General Liability Deductible

- | | | | |
|--------------------------------------------------|----------------------------------------------------|-----------------------------------|---------------------------------------|
| <input type="checkbox"/> \$100,000 / \$300,000 | <input type="checkbox"/> \$1,000,000 / \$1,000,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$15,000 |
| <input type="checkbox"/> \$200,000 / \$600,000 | <input type="checkbox"/> \$1,000,000 / \$2,000,000 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$20,000 |
| <input type="checkbox"/> \$250,000 / \$750,000 | <input type="checkbox"/> \$1,000,000 / \$3,000,000 | <input type="checkbox"/> \$7,500 | <input type="checkbox"/> \$25,000 |
| <input type="checkbox"/> \$500,000 / \$1,500,000 | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> \$10,000 | <input type="checkbox"/> Other: _____ |

Requesting Employee Benefits Liability:

Requested Retro Date: _____

Employee Benefits Liability Limits

Employee Benefits Liability Deductible

- | | | | |
|--------------------------------------------------|----------------------------------------------------|----------------------------------|-----------------------------------|
| <input type="checkbox"/> \$100,000 / \$300,000 | <input type="checkbox"/> \$1,000,000 / \$1,000,000 | <input type="checkbox"/> \$1,000 | <input type="checkbox"/> \$10,000 |
| <input type="checkbox"/> \$200,000 / \$600,000 | <input type="checkbox"/> \$1,000,000 / \$2,000,000 | <input type="checkbox"/> \$2,500 | <input type="checkbox"/> \$15,000 |
| <input type="checkbox"/> \$250,000 / \$750,000 | <input type="checkbox"/> \$1,000,000 / \$3,000,000 | <input type="checkbox"/> \$5,000 | <input type="checkbox"/> \$20,000 |
| <input type="checkbox"/> \$500,000 / \$1,500,000 | <input type="checkbox"/> Other: _____ | <input type="checkbox"/> \$7,500 | <input type="checkbox"/> \$25,000 |

Requesting Non-Owned Auto Liability:

Non-Owned Auto Liability Limits

- | | |
|------------------------------------|---------------------------------------|
| <input type="checkbox"/> \$100,000 | <input type="checkbox"/> \$500,000 |
| <input type="checkbox"/> \$200,000 | <input type="checkbox"/> \$1,000,000 |
| <input type="checkbox"/> \$250,000 | <input type="checkbox"/> 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.

PHARMACY

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/Risk Management Contact Name: _____

7. Inspection/Risk Management Contact E-mail: _____

8. Date Established _____ Years under current management _____

9. Applicant is a:

Individual

Corporation

LLC

Other: _____

Professional Associations

Partnership

Joint Venture

10. Enterprise is:

For Profit

Not For Profit

OPERATIONS AND PROFESSIONAL ACTIVITIES

11. Please describe nature of applicant's operations

12. Applicant's operations are: Stand-alone Inside another facility (please specify): _____

13. Please state sources and amounts of total revenue:

<u>Source</u>	<u>Last 12 months</u>	<u>Next 12 months</u>
Prescription Sales	\$ _____	\$ _____
Sundries Sales	\$ _____	\$ _____
Medical Equipment Sales	\$ _____	\$ _____
Medical Equipment Rental	\$ _____	\$ _____
In-Home Therapy	\$ _____	\$ _____
Other (_____)	\$ _____	\$ _____
Total Gross Revenue	\$ _____	\$ _____

14. Please indicate total number of:

Prescriptions filled in the **last** 12 months _____
Prescriptions filled in the **next** 12 months _____

15. Please indicate the percentage of the applicant's operations by type:

- a. Retail _____%
- b. Drug Benefit _____%
- c. Wholesale _____%
- d. Compounding _____%
- e. Mail or Online Order _____%
- f. Manufacturing _____%
- g. Other (_____) _____%

16. Please provide the percentage of services provided for:

Hospitals	_____%	Nursing Homes	_____%
Extended Care Facilities	_____%	Correctional Facilities	_____%
MCOs	_____%	Other (describe):	_____%

17. Does the applicant dispense radioactive materials for use in nuclear medicine? YES NO

18. Are all drugs dispensed FDA approved? (If no, please explain) YES NO

19. Are there medication administration policies/procedures in place? YES NO

20. Are there medication dispensing policies/procedures in place? YES NO

21. Are any drugs imported? YES NO

22. Are products with known look-alike drug names stored separately? YES NO

23. Are all prescriptions dispensed with current written instructions? YES NO

24. Are there security measures in place for controlled drugs and medications? YES NO

25. How do you detect drug contradictions, interactions and duplications against medical history and other prescribed drugs?

26. Please indicate any accreditations or association memberships currently held by the applicant:

- Joint Commission (JCAHO)
- Pharmaceutical Compounding Accreditation Board
- International Academy of Compounding Pharmacies
- National Association of Boards of Pharmacy
- Other: _____
- Other: _____

STAFFING

27. Please provide number of employed and contracted staff:

Profession	Employed		Contracted	
	Full-time	Part-time	Full-time	Part-time
Pharmacists				
Pharmacy Techs				
Nurses				
Respiratory Techs				
Physicians				
Other (specify)				
Other (specify)				

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

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

30. Does the applicant request coverage for any other independent contractors indicated above? YES NO

31. 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?

32. Does your facility have written job descriptions? YES NO

GENERAL LIABILITY - complete only if you are requesting GL coverage

33. Building Description

	<u>Buildings / Locations</u>			
	#1	#2	#3	#4
Type of Construction:	_____	_____	_____	_____
No. of Stories:	_____	_____	_____	_____
Square Footage	_____	_____	_____	_____
Date Built:	_____	_____	_____	_____
Smoke detectors:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Local/Central station fire alarm:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Sprinkler System:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial

34. 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

35. 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

36. 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

37. 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

38. 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

- 39. 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
- 40. 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
- 41. 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
- 42. 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
- 43. 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
- 44. 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: _____