



# INTERSTATE HEALTHCARE

## Professional Liability Insurance for Nurse Practitioners

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- 1) Please print a copy of this application to your desktop printer.
- 2) Complete this hard copy by hand, answering all questions
- 3) Sign, date and either:
  - a. Mail your completed application providing credit card information OR with check payable to: **Interstate Healthcare, 24150 Little Mack Ave., St Clair Shores, MI 48080**
  - OR
  - b. Fax your signed and completed application providing your credit card information (per the application) to Interstate Healthcare at (586) 585-1352
  - OR
  - c. Scan and email your completed application providing your credit card information (per the application) to [chuck@medmalquotes.com](mailto:chuck@medmalquotes.com)
- 4) Once your application is processed & approved, your policy will be mailed within 5-7 business days. Your payment – whether by check or credit card – will NOT be processed until your coverage has been approved.

Fax or Mail Completed Application To:  
**Interstate Healthcare**  
24150 Little Mack Ave  
St. Clair Shores, MI 48080  
(800) 419-5999 (586) 879-6397  
Fax (586) 585-1352 chuck@medmalquote.com

If previously covered with Medical Protective, please enter  
the policy number \_\_\_\_\_

**INTER**

**THE MEDICAL PROTECTIVE COMPANY**  
(a Stock Company)

**HEALTHCARE PROFESSIONAL - PROFESSIONAL LIABILITY INSURANCE APPLICATION - NP**

**I. General Information**

Please print legibly. Please answer all questions; if a question is not applicable, state "N/A".

**A.** \_\_\_\_\_  
First Name Middle Initial Last Name  
\_\_\_\_\_  
Degree (DNP/MA) Suffix Date of Birth MM/DD/YYYY Professional License Number Graduation Year  
\_\_\_\_\_  
Street Address Apartment/Suite # City  
\_\_\_\_\_  
County State Zip Code State of Practice National Provider Identifier # (Optional)  
\_\_\_\_\_  
Business Phone Business Fax Residence/Cell Phone  
E-mail Address: \_\_\_\_\_

**B. Requested Effective Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM DD YYYY

**II. Coverage Information**

*\*Please note that requested policy types may not be available in all states.*

**A. Coverage Desired:**

- Occurrence coverage
- Claims-Made coverage without Prior Acts coverage
- Claims-Made coverage with Prior Acts coverage
- Conversion from Claims-Made to Occurrence

PLEASE CALL (800) 419-5999  
FOR MORE INFORMATION OR FOR  
CLARIFICATION IF NEEDED.

**B. Retroactive date shown on my current Claims-Made policy is:**

(This date is not a requirement for Occurrence or Claims-Made  
without Prior acts policies.)

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM DD YYYY

**C. If "Occurrence" or "Claims-Made coverage without Prior Acts coverage" was selected as the desired coverage, and the most recent prior coverage was issued on a Claims-Made basis, please mark one of the following:**

- An extended reporting endorsement (tail coverage) has been purchased.
- An extended reporting endorsement has not and will not be purchased.

\* Please be advised that if you do not purchase tail coverage (an extended reporting endorsement) from your current insurer where you are insured under a Claims-Made policy, this will result in an uninsured exposure for any claims which may arise as a result of professional services rendered or which should have been rendered while insured by your current insurer's

policy. If you do not purchase tail coverage from your current insurer, understand that the policy for which you are applying with The Medical Protective Company, if offered, will not provide prior acts coverage.

**Claims-Made coverage is limited generally to liability for injuries for which claims are first made during the policy period, for services rendered between the retroactive date and expiration date of the policy. Please contact our office should you have any questions pertaining to the differences between Claims-Made and Occurrence coverage.**

**D. Desired Limits:**

*\* Please note that requested limits options may not be available in your state.*

- \_\_\_ \$100,000/\$300,000                      \_\_\_ \$200,000/\$600,000                      \_\_\_ \$250,000/\$750,00
- \_\_\_ \$500,000/\$1,000,000                      \_\_\_ \$1,000,000/\$3,000,000                      \_\_\_ \$1,000,000/\$6,000,00
- \_\_\_ \$2,000,000/\$6,000,000

**III. Practice Information**

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**A. Please indicate your Nurse Practitioner Rating Class: (Please select all that are applicable. At least one must be selected.)**

- N1:**  Dermatology     Geriatric     Women’s Health Care     Oncology     Gynecology  
 Correctional Facility < 10 hours/week
- N2:**  Psychiatric Care
- N3:**  Family Practice     Pediatric     School Nurse     Neonatal Care
- N4:**  Acute Critical Care     OB/GYN     Perinatal Care     Cosmetic/Aesthetic     Pain Management  
 Correctional Facility > 10 Hours / Week
- NS:** Students currently attending an accredited Nurse Practitioner Program

*\* I understand that if I am a Nurse Anesthetist or Certified Nurse Midwife, I am not covered by this policy.*

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**B. If your specialty is OB/GYN, are you responsible for the labor or delivery of a fetus?**    \_\_\_ Yes \_\_\_ No \_\_\_ N/A

**C. Do you perform any major invasive surgical procedures?**    \_\_\_ Yes \_\_\_ No

If yes, please give a general description: \_\_\_\_\_

**D. As a Nurse Practitioner I practice as:**    \_\_\_ Employee                      \_\_\_ Self-Employed  
(W2 & not owner)                      (File 1099 Tax Form)

**E. Indicate the estimated average number of hours you practice per week.** \_\_\_\_\_

**F. Is your professional designation/certification currently valid?**    \_\_\_ Yes \_\_\_ No

Please provide date of most recent certification: \_\_\_ / \_\_\_ / \_\_\_  
MM   DD   YYYY

**G. Highest level of education:**    \_\_\_ Masters (MS)    \_\_\_ Doctorate (DNP)    \_\_\_ Licensed Nurse Midwife

**H. Have you completed training/education courses in addition to the level required for licensing/certification?**

If yes, please provide details. \_\_\_\_\_

**I. If you are a student, what is the anticipated date of graduation?** \_\_\_ / \_\_\_ / \_\_\_  
MM DD YYYY

**J. Are you a member of a Professional Association(s)?** \_\_ Yes \_\_ No

If yes, please list membership affiliation(s) \_\_\_\_\_

**K. Have you completed a risk management education course within the last (12) months?** \_\_ Yes \_\_ No

**IV. Additional Practice Information**

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**A. Have you ever been indicted for, charged with, or convicted of, any act committed in violation of any law or ordinance other than traffic offenses?** \_\_ Yes \_\_ No

If yes, please attach a separate sheet with full particulars including date(s).

**B. Have you ever had your hospital privileges, DEA license, healthcare license or reimbursement privileges, refused, denied, revoked, suspended, restricted, subject to a reprimand, placed on probation or voluntarily surrendered?** \_\_ Yes \_\_ No

If yes, please attach a separate sheet with full particulars including date(s).

**C. Has any professional liability insurance company ever declined, refused, canceled or non-renewed your coverage?** \_\_ Yes \_\_ No

If yes, please indicate the date(s) and explain: Date \_\_\_ / \_\_\_  
MM YYYY

**D. Have you ever been accused of sexual misconduct of any kind?** \_\_ Yes \_\_ No

If yes, please indicate the date(s) and explain: Date \_\_\_ / \_\_\_  
MM YYYY

**E. Have you ever incurred or become aware of having a condition that impairs your ability to practice your medical specialty?**  
(i.e. convulsive disorders, mental illness, multiple sclerosis, addiction to alcohol, narcotics or other controlled substances, etc).  
\_\_ Yes \_\_ No

\* If yes, please complete Medical Condition Supplement

**V. Loss Information**

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**Please complete the Loss Information Supplement for each written request, incident, claim or suit that has NOT been covered by a Medical Protective policy.**

Report professional liability and malpractice-related matters, including but not limited to, board complaints, etc.

For Questions B and C below, report all matters that might reasonably lead to a claim or suit being brought against you even if you believe the claim or suit would be without merit.

**A. Are you now, or have you ever been, involved in a claim, or suit, received a written request for treatment records arising out of the rendering or failure to render professional services, or related to any other coverage you are requesting from Medical Protective (e.g. CGL, EPLI, etc.)?** \_\_ Yes \_\_ No

If yes, how many? \_\_\_\_\_

**B. Are you aware of any complication, incident or adverse outcome resulting in injury or death that might reasonably result in a claim or suit against you?** \_\_ Yes \_\_ No

This includes, but it is not limited to, the following:

◇ Amputation ◇ Permanent Neurological Injury ◇ Loss of Major Organ Function ◇ Death ◇ Loss of Vision.

If yes, how many? \_\_\_\_\_

**C. In the last 12 months, have you received a written request from an attorney for treatment records concerning any current or former patient(s) which might reasonably result in a claim or suit against you?** \_\_ Yes \_\_ No

If yes, how many? \_\_\_\_\_

## VI. Professional Liability Coverage

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### A. Please list your prior professional liability insurance, if any.

Insurance Carrier	Coverage Type (Occurrence or Claims-Made)	Policy Number	Limits	Effective Date(s)	Retro Date
_____	_____	_____	_____	_____	_____

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### MANDATORY: ALL APPLICANTS must read the following:\_\_\_\_\_

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, which may include voiding of the policy if allowed by state law.

### VIII. Notes and agreements

I further acknowledge that the above statements and particulars, or any statements and particulars made in any all documents, applications, supplemental pages or other attachments (hereinafter "**Attachments**") for the purposes of my initial or renewal application, are true and that I have not knowingly suppressed or misstated any material facts and I or any applicant agree that this application, and any **Attachments**, shall be the bases of the contract with the Company. I agree to notify the Company if there are any future material changes in any answer to this application, or its **Attachments**, including without limitation, any change in professional speciality, affiliation or working arrangement with any other healthcare provider, facility, firm or professional association.

Where allowed by state law, I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the Company with the right to rescind it. By making this application, I am not relying upon any oral or written representation that coverage has or will be extended to me or that a policy of insurance will be issued.

I understand that any material misrepresentation or omission made by me on this application may act to render any contract of insurance null and without effect or provide the Company with the right to rescind it. By making this application, I am not relying upon any oral or written representation that coverage has or will be extended to me or that a policy of insurance will be issued.

The Delaware Civil Union & Equality Act of 2011

The Medical Protective Company recognizes the rights afforded to individuals under The Delaware Civil Union & Equality Act of 2011 including the following:

Parties to a civil union shall have all of the same rights, protections and benefits, and shall be subject to the same responsibilities, obligations and duties, under Delaware law as are granted to, enjoyed by, or imposed upon married spouses. A party to a civil union shall be included in any definition or use of the terms "dependent", "family", "husband and wife", "immediate family", "next of kin", "spouse", "stepparent", "tenants by the entirety", and other terms, whether or not gender-specific, that denote a spousal relationship or a person in a spousal relationship, as those terms are used throughout Delaware law. For all purposes of Delaware laws that refer to marriage or marital status, other than Chapter 1 of Title 13 of the Delaware Code, parties to a civil union will be included in such reference. The Act automatically recognizes as civil unions for all purposes of Delaware law legal unions between two persons of the same sex, such as civil unions, marriages and domestic partnerships that are validly formed in jurisdictions other than Delaware and are substantially similar to Delaware civil unions.

Compliance with Illinois Bulletin 2011-06 and The Religious Freedom Protection and Civil Union Act

The Medical Protective Company recognizes the rights afforded to individuals under The Religious Freedom Protection and Civil Union Act which states:

“The parties to a civil union are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded or recognized by the laws of Illinois to spouses. The law further provides that a party to a civil union shall be included in any definition or use of the terms “spouse,” “family,” “immediate family,” “dependent,” “next of kin,” and other terms descriptive of spousal relationships as those terms are used throughout Illinois law. This includes the terms “marriage” or “married.” or variations thereon. If policies of insurance provide coverage for children, the children of civil unions must also be provided coverage. The Act also requires recognition of civil unions or same sex civil unions or marriages legally entered into in other jurisdictions.”

\_\_\_\_\_  
Applicant's Signature

Date Signed: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM DD YYYY

\_\_\_\_\_  
Print Name

Agent Name & License Number (if applicable): \_\_\_\_\_

**PREMIUM PAYMENT OPTIONS**

**PREPAYMENT REQUIRED**

Check or money order enclosed.  Charge premium to credit card.

I authorize Interstate Healthcare to charge the premium to my:  VISA  MASTERCARD  Discover

Credit Card Account Number: \_\_\_\_\_ Expiration Month and Year: \_\_\_\_ / \_\_\_\_

Print name exactly as it appears on card: \_\_\_\_\_

**THIRD PARTY CREDIT CARD AUTHORIZATION** Please complete the following (if payer other than applicant):

CHARGE TO:  VISA  MASTERCARD  Discover

Credit Card Account Number: \_\_\_\_\_ Expiration Month and Year: \_\_\_\_ / \_\_\_\_

Card Member Name (Print): \_\_\_\_\_

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

**MAIL OR FAX COMPLETED APPLICATION & PAYMENT INFORMATION TO:**

**Interstate Healthcare**

24150 Little Mack Ave., St. Clair Shores, MI 48080

(800) 419-5999 (586) 879-6397 FAX: (586) 585-1352 [chuck@medmalquotes.com](mailto:chuck@medmalquotes.com)

**MULTI-SPECIALTY HEALTHCARE PROFESSIONAL**

**LOSS INFORMATION SUPPLEMENT**

Please complete the following information for each applicant involved in each claim or incident. Please make copies if additional forms are needed for multiple claims or incidents and/or each applicant.

Note: Additional documentation may be requested at The Medical Protective Company's discretion.

**A. Is the matter related to A, B or C from the Loss Information section? (Check only one.)**

- A. Current or prior claim.
- B. Complication, incident, or adverse outcome.
- C. Written request for records.

**B. Is the matter identified in the Loss Information section related to (Check only one):**

- Professional Liability
- Other Commercial Liability, i.e. General Liability, EPLI, Cyber, etc. (please describe): \_\_\_\_\_

**C. Patient/Claimant Information:**

\_\_\_\_\_  
 Last Name First Name Age

**D. Date of treatment and/or surgery which led, or could lead, to allegations against you:** \_\_\_\_/\_\_\_\_  
 (MM/YYYY)

**E. Date of notice received, if applicable:** \_\_\_\_/\_\_\_\_  
 (MM/YYYY)

**F. Has this matter been reported to your current or former insurer?**  Yes  No

If Yes, date reported to your current or former insurer: \_\_\_\_/\_\_\_\_  
 (MM/YYYY)

Current or former insurer name: \_\_\_\_\_

If No, please explain: \_\_\_\_\_

**G. Name of all other doctor(s), hospital(s), surgery center(s) or healthcare provider(s), if any, involved:** \_\_\_\_\_

**H. Current status:**  Open  Closed

If open, indicate dollar value established by insurer: \$ \_\_\_\_\_

If closed, date of closing: \_\_\_\_/\_\_\_\_  
 (MM/YYYY)

Was a payment made?  Yes  No

1. If Yes, did you consent to the settlement?  Yes  No

2. Total amount of settlement or award: \$ \_\_\_\_\_

3. Total amount of settlement or award paid on your behalf: \$ \_\_\_\_\_

**I. Nature of allegations or potential allegations:**

Condition treated: \_\_\_\_\_

Treatment provided: \_\_\_\_\_

Alleged negligence: \_\_\_\_\_

Alleged injury: \_\_\_\_\_

**J. Please provide a narrative description of all relevant facts, including, but not limited to, your involvement in the treatment and/or surgery:**

\_\_\_\_\_  
 \_\_\_\_\_

**K. What steps or procedures have you adopted to prevent a similar claim? Please explain:**

\_\_\_\_\_  
 \_\_\_\_\_



Applicant's Name: \_\_\_\_\_

**HEALTHCARE PROFESSIONAL LIABILITY INSURANCE APPLICATION**

**Assignment of Cancellation Rights and Premium Refund Supplemental Application**

Would you like to assign an employer or named third party the right to cancel your policy and receive any premium refund?    \_\_\_\_\_ Yes    \_\_\_\_\_ No

If yes, please sign below:

By my signature, I assign to the following employer or named third party (include name and address), the right to cancel my policy and to receive any unearned premium. However, I do request that copies of all premium refund correspondence be sent to me at the last address of record. This assignment may be revoked by me at any future time by faxing a written notice to CM&F Group at 212-233-8919 or sending written notice to The Medical Protective Company Program Administrator, CM&F Group, Inc. 99 Hudson Street, 12th Floor, New York, NY 10013-2815.

\_\_\_\_\_  
Name of Employer or Third Party

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

(    )  
\_\_\_\_\_  
Phone #

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date