



Malpractice Insurance For Nurse Practitioners

For nearly 100 years, CM&F has partnered with the country's strongest insurers for the most comprehensive coverages available. This **Occurrence Form Insurance Policy** is underwritten by America's foremost healthcare malpractice insurer - The Medical Protective Company [MedPro], a member of the Warren Buffett/Berkshire Hathaway group of businesses. MedPro enjoys an A++ financial strength rating from the A. M. Best Company. With our combined resources and expertise, we have forged a commitment to support our clients with the challenges which they might face by providing sound protection - today, tomorrow and beyond.

Coverage Summary

COVERAGES

Professional Liability	Included
Workplace/Premises Liability	Included
General Liability	Available
Good Samaritan	Included
Employment Practices Liability	Available
Assault Upon You	\$25,000
First Aid	\$15,000
Medical Payments	\$25,000/\$100,000
Deposition Fees	\$10,000
License Defense	\$25,000/\$100,000
Sexual Misconduct	\$25,000
Loss Of Earnings	\$2,500 Per Day /\$35,000 Aggregate
HIPAA Defense	\$25,000
Biomedical Defense	\$10,000



For Fastest Coverage,
Apply Online Today!

www.CMFGroup.com

Need Help? Have A Question
About Coverage? Call Us At
1-800-221-4904
Or Email Us At
info@cmfgroup.com

NURSE PRACTITIONERS COLORADO

ANNUAL RATE TABLES

FULL TIME PRACTICE RATES (MORE THAN 10 HOURS PER WEEK)

CLASS N1	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 832.00
\$200,000 / \$600,000	\$ 897.00
\$250,000 / \$750,000	\$ 923.00
\$500,000 / \$1,000,000	\$ 1,001.00
\$1,000,000 / \$3,000,000	\$ 1,248.00
\$1,000,000 / \$6,000,000	\$ 1,300.00

CLASS N1	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 524.00
\$200,000 / \$600,000	\$ 565.00
\$250,000 / \$750,000	\$ 581.00
\$500,000 / \$1,000,000	\$ 630.00
\$1,000,000 / \$3,000,000	\$ 786.00
\$1,000,000 / \$6,000,000	\$ 819.00

CLASS N2	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 1,179.00
\$200,000 / \$600,000	\$ 1,271.00
\$250,000 / \$750,000	\$ 1,308.00
\$500,000 / \$1,000,000	\$ 1,418.00
\$1,000,000 / \$3,000,000	\$ 1,769.00
\$1,000,000 / \$6,000,000	\$ 1,843.00

CLASS N2	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 741.00
\$200,000 / \$600,000	\$ 799.00
\$250,000 / \$750,000	\$ 822.00
\$500,000 / \$1,000,000	\$ 891.00
\$1,000,000 / \$3,000,000	\$ 1,112.00
\$1,000,000 / \$6,000,000	\$ 1,158.00

CLASS N3	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 1,522.00
\$200,000 / \$600,000	\$ 1,641.00
\$250,000 / \$750,000	\$ 1,688.00
\$500,000 / \$1,000,000	\$ 1,831.00
\$1,000,000 / \$3,000,000	\$ 2,283.00
\$1,000,000 / \$6,000,000	\$ 2,379.00

CLASS N3	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 958.00
\$200,000 / \$600,000	\$ 1,033.00
\$250,000 / \$750,000	\$ 1,062.00
\$500,000 / \$1,000,000	\$ 1,152.00
\$1,000,000 / \$3,000,000	\$ 1,437.00
\$1,000,000 / \$6,000,000	\$ 1,497.00

CLASS N4	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 1,869.00
\$200,000 / \$600,000	\$ 2,015.00
\$250,000 / \$750,000	\$ 2,073.00
\$500,000 / \$1,000,000	\$ 2,248.00
\$1,000,000 / \$3,000,000	\$ 2,804.00
\$1,000,000 / \$6,000,000	\$ 2,921.00

CLASS N4	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 1,355.00
\$200,000 / \$600,000	\$ 1,461.00
\$250,000 / \$750,000	\$ 1,503.00
\$500,000 / \$1,000,000	\$ 1,630.00
\$1,000,000 / \$3,000,000	\$ 2,033.00
\$1,000,000 / \$6,000,000	\$ 2,118.00

CLASS NS	FULL TIME
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 176.00
\$200,000 / \$600,000	\$ 190.00
\$250,000 / \$750,000	\$ 195.00
\$500,000 / \$1,000,000	\$ 212.00
\$1,000,000 / \$3,000,000	\$ 264.00
\$1,000,000 / \$6,000,000	\$ 275.00

Nurse Practitioner Rating Classes

N1: Specializing in Dermatology, Geriatric,
Women's Health Care, Oncology, Gynecology, or
Correctional Facility < 10 hours/week

N2: Specializing in Psychiatric Care

N3: Specializing in Family Practice, Pediatric,
School Nurse, Neonatal Care

N4: Specializing in Acute Critical Care, OB/GYN,
Perinatal Care, Cosmetic/Aesthetic, Pain Management or
Correctional Facility > 10 hours/week

NS: Students currently attending an accredited
Nurse Practitioner Program

NURSE PRACTITIONERS COLORADO

ANNUAL RATE TABLES

PART TIME PRACTICE RATES (10 HOURS OR LESS PER WEEK)

CLASS N1	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 416.00
\$200,000 / \$600,000	\$ 449.00
\$250,000 / \$750,000	\$ 462.00
\$500,000 / \$1,000,000	\$ 501.00
\$1,000,000 / \$3,000,000	\$ 624.00
\$1,000,000 / \$6,000,000	\$ 650.00

CLASS N1	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 262.00
\$200,000 / \$600,000	\$ 283.00
\$250,000 / \$750,000	\$ 291.00
\$500,000 / \$1,000,000	\$ 315.00
\$1,000,000 / \$3,000,000	\$ 393.00
\$1,000,000 / \$6,000,000	\$ 410.00

CLASS N2	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 590.00
\$200,000 / \$600,000	\$ 636.00
\$250,000 / \$750,000	\$ 654.00
\$500,000 / \$1,000,000	\$ 709.00
\$1,000,000 / \$3,000,000	\$ 885.00
\$1,000,000 / \$6,000,000	\$ 922.00

CLASS N2	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 371.00
\$200,000 / \$600,000	\$ 400.00
\$250,000 / \$750,000	\$ 411.00
\$500,000 / \$1,000,000	\$ 446.00
\$1,000,000 / \$3,000,000	\$ 556.00
\$1,000,000 / \$6,000,000	\$ 579.00

CLASS N3	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 761.00
\$200,000 / \$600,000	\$ 821.00
\$250,000 / \$750,000	\$ 844.00
\$500,000 / \$1,000,000	\$ 916.00
\$1,000,000 / \$3,000,000	\$ 1,142.00
\$1,000,000 / \$6,000,000	\$ 1,190.00

CLASS N3	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 479.00
\$200,000 / \$600,000	\$ 517.00
\$250,000 / \$750,000	\$ 531.00
\$500,000 / \$1,000,000	\$ 576.00
\$1,000,000 / \$3,000,000	\$ 719.00
\$1,000,000 / \$6,000,000	\$ 749.00

CLASS N4	SELF EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 935.00
\$200,000 / \$600,000	\$ 1,008.00
\$250,000 / \$750,000	\$ 1,037.00
\$500,000 / \$1,000,000	\$ 1,124.00
\$1,000,000 / \$3,000,000	\$ 1,402.00
\$1,000,000 / \$6,000,000	\$ 1,461.00

CLASS N4	EMPLOYED
<u>LIMIT</u>	<u>OCCURRENCE</u>
\$100,000 / \$300,000	\$ 678.00
\$200,000 / \$600,000	\$ 731.00
\$250,000 / \$750,000	\$ 752.00
\$500,000 / \$1,000,000	\$ 815.00
\$1,000,000 / \$3,000,000	\$ 1,017.00
\$1,000,000 / \$6,000,000	\$ 1,059.00

Nurse Practitioner Rating Classes

N1: Specializing in Dermatology, Geriatric,
Women's Health Care, Oncology, Gynecology, or
Correctional Facility < 10 hours/week

N2: Specializing in Psychiatric Care

N3: Specializing in Family Practice, Pediatric,
School Nurse, Neonatal Care

N4: Specializing in Acute Critical Care, OB/GYN,
Perinatal Care, Cosmetic/Aesthetic, Pain Management or
Correctional Facility > 10 hours/week



NPSecure®
Malpractice Insurance For
Nurse Practitioners

- 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 your credit card information OR with check payable to:
CM&F Group, Inc., 99 Hudson Street, 12th Floor,
New York, NY 10013
 - OR
 - b. Fax your signed and completed application providing your credit card information (per the application) to
CM&F Group, Inc. at (646) 390.5163
- 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.

THE MEDICAL PROTECTIVE COMPANY

HEALTHCARE PROFESSIONAL - PROFESSIONAL LIABILITY INSURANCE APPLICATION

CLAIMS-MADE COVERAGES DISCLOSURE FORM IMPORTANT NOTICE TO INSURED

THIS DISCLOSURE FORM IS NOT YOUR POLICY. IT DESCRIBES SOME OF THE MAJOR FEATURES OF YOUR CLAIMS-MADE COVERAGE. READ YOUR POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. ONLY THE PROVISIONS OF YOUR POLICY DETERMINE THE SCOPE OF YOUR INSURANCE PROTECTION.

DEFINITIONS

1. "Claims-made policy" or "claims-made coverage" means an insurance policy or coverage that provides coverage only if a claim is first made during the policy period or any applicable extended reporting period. A claim first made during the policy period could be covered under a claims-made policy even if the incident giving rise to the claim occurred many years prior to the policy period. Incidents that occurred prior to the retroactive date are not covered.
2. "Company" means The Medical Protective Company®.
3. "Extended reporting period" means the period of time after the cancellation or nonrenewal of claims-made coverage during which the Insured may report a claim or potential claim. This is also known as an "extension contract" or "tail."
4. "Occurrence policy" or "occurrence coverage" means an insurance policy or coverage that provides liability coverage only for incidents occurring during the policy period, regardless of when the claim is actually made. Therefore, a claim made during the current policy period would not be covered by the current occurrence policy if the incident giving rise to the claim occurred prior to its effective date. Instead, the claim would be covered by the occurrence policy which was in effect at the time the incident giving rise to the claim took place.
5. "Retroactive date" means the date listed on a claims-made policy on or after which the incident giving rise to a claim must have taken place for coverage to exist under the policy.

YOUR POLICY

Claims-made coverage is limited to claims first made during the policy period. It is also limited to loss arising from incidents occurring on or after the retroactive date. Upon termination of your claims-made coverage, the option of purchasing an extended reporting period will be offered to you by the Company.

Claims-made policies and occurrence policies offered by the Company cover the same risks. The only difference is how your coverage is triggered - by the date on which the claim is made (claims-made policy) or the date on which the incident giving rise to the claim occurred (occurrence policy).

A claim is considered made if the Insured first receives written notice of legal action for damages, or a written notification of an intention to hold the Insured responsible for damages, during the policy period and reports the claim to the Company in accordance with the Company's reporting requirements outlined for the coverage. For certain claims-made coverages, a claim is also considered made if the Insured notifies the Company, in writing and during the policy period, of an incident from which the Insured reasonably believes allegations of liability may result.

PRINCIPAL BENEFITS

Claims-made coverage provides coverage, subject to the terms and conditions of the policy, for claims first made during the policy period, based on incidents occurring on or after the retroactive date, up to the maximum dollar limit specified in the policy.

The principal benefits and coverages are explained in detail in your claims-made policy. Please read it carefully and consult your local Medical Protective agent or your broker about any questions you might have.

EXCEPTIONS, REDUCTIONS AND LIMITATIONS

Your claims-made coverage contains certain exceptions, reductions and limitations. Please read them carefully and consult your local Medical Protective agent or your broker about any questions you might have.

RENEWALS AND EXTENDED REPORTING PERIODS

Your claims-made coverage has some unique features relating to renewal, extended reporting periods and coverage for events with long periods of potential liability exposure.

No incidents prior to the retroactive date will be covered under the policy even if a resulting claim is made against you during the policy period. It is therefore important for you to be certain that there are no gaps in your insurance coverage. These gaps can occur in several ways. Among the most common are:

1. If you switch from an occurrence policy to a claims-made policy, the retroactive date in your claims-made policy should be no later than the expiration date of the occurrence policy.
2. When replacing a claims-made policy with a claims-made policy, you should consider the following:
 - a. The retroactive date in the replacement policy should be no later than the retroactive date of the previous policy, or
 - b. If the retroactive date in the replacement policy is later than the retroactive date of the previous policy, you should consider purchasing an extended reporting period under the previous claims-made policy.
3. If you replace this claims-made policy with an occurrence policy, you will not have insurance coverage for a claim arising during the period of claims-made coverage unless you have purchased an extended reporting period under the claims-made policy. The Company guarantees to offer an extended reporting period that will provide for additional time to report claims that occur after the retroactive date but prior to the expiration date of the claims-made policy. You will have 60 days to accept this coverage by paying the proper premium.

CAREFULLY REVIEW YOUR POLICY REGARDING THE AVAILABLE EXTENDED REPORTING PERIOD, INCLUDING THE LENGTH OF COVERAGE, THE PRICE AND THE TIME PERIOD DURING WHICH YOU MUST PURCHASE OR ACCEPT ANY OFFER FOR THE EXTENDED REPORTING PERIOD.

By my signature on this application I acknowledge that I have read and understand the content of this notice.

Fax or Mail Completed Application To:
CM&F Group, Inc.
99 Hudson Street, 12th Floor
New York, New York 10013-2815
(212)233-8911 (800)221-4904
Fax (646)390.5163 np@cmfgroup.com

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

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
☐ Convertible Claims-Made coverage

PLEASE CALL FOR MORE INFORMATION
PLEASE CALL FOR MORE INFORMATION
PLEASE CALL FOR MORE INFORMATION

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 complete 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 your agent 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

☐ **VA Only:** The limits of insurance for Insureds practicing in Virginia will equal the annual damages cap, as set out in VA Code Ann. § 8.01-581.15 as amended, based upon the expiration date of the policy to which this application may become attached.

E. Are you an Indiana resident electing to participate in the Indiana Patient Compensation Fund? ☐ Yes ☐ No

If yes, coverage provided will have limits of \$250,000/\$750,000.

F. Are you a Louisiana resident electing to participate in the Louisiana Patient Compensation Fund? ☐ Yes ☐ No

If yes, coverage provided will have limits of \$100,000/\$300,000.

G. If in Maryland, do you want to purchase administrative hearing coverage? ☐ Yes ☐ No

Administrative Hearing Expense Coverage Option: \$25,000 each limit/\$100,000 aggregate limit.

Defense arising out of Disciplinary, Licensure or similar Administrative Proceedings, arising from your professional services as a Healthcare Professional to a patient may be purchased for an additional premium.

III. Practice Information

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.**

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 (W2 & not owner) ☐ Self-Employed (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

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?

NOTE: MISSOURI AND CALIFORNIA RESIDENTS DO NOT RESPOND.

__ 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

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

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
_____	_____	_____	_____	_____	_____

VII. Important Notice – Representations, Authorizations, Releases and Notices

MANDATORY: ALL APPLICANTS must read the following unless in a state listed below:

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 with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulated Agencies.

VIII. Notes and Agreements

I further acknowledge that the above statements and particulars, or any statements and particulars made in any and 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 specialty, affiliation or working arrangement with any other healthcare provider, facility, firm or professional association.

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 further understand and agree that I have no right to demand or expect coverage until the company has: (1) received my completed application; (2) my application has been accepted by the Company; and (3) received, as a precondition to coverage, the total premium due or, if the Company has agreed to finance the premium, the first installment due. In addition, I understand that if I pay my premium or first installment by check, electronic transfer, credit card payment or money order, it shall not be considered as "received" by the company until it has been honored by the bank.

I agree that if I fail to comply with these terms I will have no coverage for any claim under any policy of insurance for which I am applying.

I also understand that the Company may wish to contact persons, hospitals, schools, employers, insurance agents, professional liability insurers or other entities to verify and/or ascertain information regarding my credentials and background both prior to and if issued, after the issuance of a contract of insurance. Therefore, I hereby instruct any such person, hospital, school, employer, insurance agent, professional liability insurer or other entity to release to the company any information regarding me, which the Company, in good faith, believes to be applicable and pertinent to this application and if issued, the contract of insurance issued hereunder.

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 CM&F Group, Inc. to charge the premium to my: ☐ VISA ☐ MASTERCARD ☐ AmericanExpress ☐ 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 ☐ AmericanExpress ☐ Discover

Credit Card Account Number: _____ Expiration Month and Year: ____ / ____

Card Member Name (Print): _____

Signature: _____ Date Signed: _____

MAIL OR FAX COMPLETED APPLICATION & PAYMENT INFORMATION TO:

CM&F Group, Inc.

99 Hudson Street, 12th Floor, New York, NY 10013-2815

212.233.8911 1.800.221.4904 FAX: 646.390.5613 np@cmfgroup.com

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

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Phone #

Signature of Applicant

Date