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www.scjua.com

THE SOUTH CAROLINA JUA is a not-for-profit
association established to insure, support
and defend South Carolina medical
professionals. The association
is managed by Marsh USA, Inc.

ALLIED HEALTHCARE PROFESSIONAL LIABILITY INSURANCE APPLICATION

Assessable Policy

Instructions

1. Please answer ALL questions completely, leaving no blanks. (Use N/A if Not Applicable)
2. If more space is needed for responses, please use the *Additional Comments Section* of this application, or continue on a separate sheet with the question noted.
3. The application must be signed and dated by the applicant and the applicant's insurance agent or broker.
4. Please submit the completed application form, along with required attachments and any additional information to the applicant's insurance agent or broker.
5. Please contact the SCJUA Underwriting Department if you have any questions.

Important: No action can be taken on this application until it is complete. "Complete" means all questions have been answered, with separate explanations provided as requested. It must be signed and dated in the appropriate places, and ALL documents listed in Section A must be attached.

A. REQUIRED ATTACHMENTS:

1. Copy of **current medical professional liability insurance declarations page** showing the type of policy form and current retroactive date.
2. Verification of or intent to obtain **Extended Reporting Endorsement** (tail coverage) from current carrier if prior coverage was claims made.
3. Copy of **Curriculum Vitae** (CV/resume).
4. Copy of **business letterhead**.
5. **Loss runs** from all previous professional liability insurers for not less than the prior 10 years. The evaluation or date of issue of such loss runs may not be more than 60 days old.
6. **National Practitioner Databank Report** (<http://www.npdb.hrsa.gov> or 1-800-767-6732) The evaluation or date of issue of such loss runs may not be more than 60 days old.

B. AGENT / BROKER INFORMATION

7. The completed application must be submitted to applicant's insurance agent or broker. Please record the name and contact information of applicant's agent or broker below.

Agent/Broker Name: _____

Mailing Address (Street or PO Box): _____

City: _____ State: _____ Zip: _____

Agency Contact Person: _____ Telephone #: _____

Agency Contact E-mail: _____

For JUA Use Only	Rating Class		Other Charges		Policy Fee	
	Endorsements				Final Premium	

C. PERSONAL INFORMATION

8. Check if you are a:
- Registered Nurse Nurse Practitioner Nurse Anesthetist Pharmacist Physician Assistant
- Anesthesia Assistant Nurse Midwife
- Optometrist Mid Level Sharing Limits – **Mid Level Shared Limits Form must be submitted with application.**
9. Full name of applicant:
- First: _____
- Middle: _____
- Last: _____
10. Gender: Male Female
11. Date of birth (M/D/Y): ____ / ____ / ____
12. Home Address:
- Street: _____ Apt. / Unit #: _____
- City: _____ State: _____ Zip: _____
13. Telephone #: _____ 13a. Fax #: _____
14. Email address: _____
15. May we contact you by e-mail: Yes No 15a. May we contact you by fax? Yes No
16. Preceptor Physician Name & Policy Number: _____
17. Preceptor Email Address: _____

D. PRACTICE LOCATION(S) AND CONTACT INFORMATION:

Primary Practice Location:

18. The precise name of applicant's primary practice entity:
- Name: _____
19. Primary practice physical address:
- Street: _____ Suite / Unit #: _____
- City: _____ State: _____ Zip: _____
20. Telephone#: _____ 20a. Fax #: _____
21. Primary practice email address: _____
22. May we contact you by e-mail: Yes No 22a. May we contact you by fax? Yes No
23. Practice Entity Web Address: _____

Secondary Practice Location:

24. The precise name of applicant's secondary practice entity:
- Name: _____
25. Secondary practice physical address:
- Street: _____ Apt. / Unit #: _____
- City: _____ State: _____ Zip: _____

26. Telephone #: _____ 26a. Fax #: _____
27. Secondary Practice Entity Web Address: _____
28. Preferred Billing Address: Home Primary office Secondary office Other
 28a. If "Other", please provide address: _____
29. Do you have additional office locations not listed above? Yes No
 29a. If "Yes", list additional office locations in the *Additional Comments Section* of this application or on a separate sheet.

E. COVERAGE SELECTION:

Important: SC JUA offers limits of liability of \$200,000 each claim / \$600,000 annual aggregate. For additional coverage, please contact the SC Patients' Compensation Fund at 803-896-5290 or www.scpf.com

30. Have you been insured by the SCJUA before? Yes No
 30a. If "Yes": Prior policy #: _____ 30b. Dates of coverage (M/Y): ____ / ____ - ____ / ____
31. This application is for a: New Policy Re-write Renewal
32. Please indicate the type of coverage you are applying for:
 32a. **Occurrence coverage**
 32b. **Claims-made coverage WITHOUT** prior acts coverage
 If selecting 32b, please select one of the following:
 32bi. An Extended Reporting Endorsement (tail coverage) is automatic or will be purchased from my current carrier.
Important: If previously insured on a claims-made basis, failure to obtain an Extended Reporting Endorsement will leave you without prior acts coverage.
 32bii. My current policy is on an occurrence form, therefore *Prior Acts Coverage* is not applicable.
 32c. **Claims-made coverage WITH** prior acts coverage (subject to restrictions and underwriting approval)
 If selecting 29c, please complete the following:
 32ci. Requested prior acts date (M/D/Y): ____ / ____ / ____
 This date cannot be prior to the retroactive date shown on your current policy.
33. **Effective Date:** Requested coverage effective date (M/D/Y): ____ / ____ / ____ 12:01 a.m.
 This date cannot be prior to the expiration date of your current policy. Annual policy terms begin and end on the same day of the month.
34. **Expiration date:** Requested coverage expiration date (M/D/Y): ____ / ____ / ____ 12:01 a.m.
 Annual policy terms begin and end on the same day of the month.

F. RATING INFORMATION:

35. Have you ever failed any licensing or Board Certification or recertification examination? Yes No
 35a. If "Yes", provide name(s) of exam(s) and number of times failed in the *Additional Comments Section*.
36. Have there been any changes in your specialty, classification, or practice activity within the past five years? Yes No
 36a. If "Yes", describe the nature of the change(s) in the *Additional Comments Section*.
37. Do you assist in Major Surgery? Yes No
 37a. If "Yes", own patients only on patients of others.
38. Please check any procedure on the following page that applies to the applicant:

Please contact the JUA at 864-240-5449 if you have any questions regarding your performance of procedures within the following classifications. Failure to properly complete question #38 may impair your coverage.

- Elective Abortions
 - Prescribe Preven, or related derivatives
 - Prescribe Mifepristone, or related derivatives in combination with cytotec
- Acupuncture
- Anesthesia
 - Spinal
 - Caudal
 - General
 - Local
 - Conscious Sedation
- Angiography
- Angioplasty
- Appendectomy
- Arteriography
- Arthroscopy
- Assist in Major Surgery
 - On Own patients
 - On Patients of Others
- Bariatric surgery
- Biopsy
 - Breast Biopsy
 - Kidney Biopsy
 - Lung Biopsy
 - Prostate Biopsy
- Blepharoplasty
- Breast Implants
 - Cosmetic
 - _____ % of practice
 - Reconstructive
 - _____ % of practice
- Bronchoscopy
- Cardiac – major surgery
- Cardiovascular disease – major surgery
- Chelation therapy (is excluded under this policy)
- Chemonucleolysis
- Cholecystectomy
- Cholecystectomy, Laparoscopic
- Circumcision (other than newborns)
- Colon and rectal-major surgery
- Colonoscopy
- Colposcopy
- Critical Care Specialist
- Cryosurgery (other than external lesions)
- Dermatological Surgery/Other Procedures
 - Botox
 - Chemical peels
 - Chemabrasion
 - Collagen Injections
 - Cryosurgery (superficial only)
 - Dermabrasion
 - Eye liner pigmentation
 - Fat Transfer
 - Hair transplants
 - Laser Hair Removal
 - Laser Skin Resurfacing
 - Microdermabrasion
 - Silicone Injections
 - Tumescant or Smart Liposuction
 - Mohs Surgery
 - Other: _____

- D&C
- Dermatopathology
- Echocardiography
- Electrocardiography
- Emergency medicine
- Encephalography
- Endoscopic Laser Therapy
- Endoscopy other than Proctoscopy, Sigmoidoscopy, Colposcopy and Cystoscopy
- ERCP / EGD / ERC
- Exchange Transfusions in Newborns
How many per year? _____
- Fertility Treatment
- Fluoroscopy
- Fracture Reductions
 - Open
 - Closed
- Gastrosocopy
- General – major surgery
- Gynecology – major surgery
- Hand – major surgery
- Head and neck – major surgery
- Hemorrhoidectomy
- Hernia repair
- Hip nailings
- Hospitalist
- Hyperbaric Medicine
- Hysterectomy
- Hysteroscopy
- Intensivist
- Intensive care for newborns within a Tertiary Care Unit
- Laminectomy
- Laparoscopy
- Laryngology – major surgery
- Laser Surgery
- Left Heart Catheterization
- Liposuction
- Lithotripsy
- Lumbar Fusion
- Mammography
- Myelography
- Myomectomy
- Neonatology
- Neurology – major surgery
- Norplant Insertion/Extraction
- Obstetrics/Gynecology – major surgery
 - Normal deliveries
 - C-Sections
 - VBAC
 - By induction? Y N
 - Induction agent: _____
- Ophthalmology – major surgery
- Organ Transplant
- Orthopedic – major surgery
 - With Back & Spine
 - No Back & Spine
- Osteopathic manipulative medicine
- Otology – major surgery
- Otorhinolaryngology – major surgery
 - Including elective cosmetic procedures
 - Not including elective cosmetic procedures

- Pain Management
 - Medication Only
 - IDD Therapy
 - Facet Blocks
 - Selective Nerve Root Blocks
 - Rhizotomy
 - Spinal Injections
 - Dorsal Root Gangliotomies
 - Thoracic Sympathectomies
 - Spinal Cord Stimulators
 - Implantation/Removal of Drug Infused Pumps
 - Sphenopalatine Lesioning
 - Trigeminal Lesioning
 - Cordotomies
 - Other _____
- Pedicle Screws for Spinal Surgery
- Percutaneous vertebroplasty
- Permanent Pacemaker
- Plastic – major surgery
- Polypectomy
- Prenatal Care (Past 1st Trimester)
- Prolotherapy
- Radiation/X-ray Therapy
- Radiopaque Dye
- Rapid Opiate Detoxification
- Rhinology – major surgery
- Robotics utilized
- Roux-en-y
- Sclerotherapy
- Scoliosis Surgery
- Shock Therapy
- Sterilization procedures
- Thoracic surgery _____ %
- Thyroidectomy
- Tonsillectomy/adenoidectomy
- Transgender surgery and/or hormonal gender conversion
- Trigger point injections
- Tubal ligation
- Urgent Care Medicine
- Urology – major surgery
- Vascular surgery _____ %
- Vasectomy
- Weight Control _____ %
 - Bariatric Bypass
 - Gastric Bubble or Jejuno-Ileal Bypass
 - Gastric Stapling
 - Gastric Banding
 - Other
 - Medications Prescribed (please list): _____
 - _____
 - _____
- None of the above applies to my practice.
- Other Procedures (List): _____
- _____
- _____
- _____

G. PRACTICE INFORMATION

39. Indicate the average weekly numbers under each of the following categories.
39a. Number of scheduled patients seen per week: _____
39b. Number of walk-in patients seen per week: _____
39c. Number of hours worked per week: _____
40. Are you applying for part time coverage? Yes No
40a. If "Yes", please indicate the number hours worked per month: _____
40b. If "Yes", please provide name and contact information for individual the SC JUA may contact for audit of records:
Name: _____ Telephone #: _____
41. Are you employed full-time or part-time by the Federal, State, or Local Government or are you in active duty in the military services? Yes No
41a. If "Yes", do you have coverage under a separate policy for this exposure? Yes No
41b. If "Yes", provide details in the Additional Comments Section and note if coverage is provided by the Federal Tort Claims Act. Attach verification of coverage, if applicable.
42. Do you perform medical or surgical procedures at a surgery center, office-based surgical suite, or similar facility? Yes No
42a. If "Yes", do you have coverage under a separate policy for this exposure? NA Yes No
42b. If "Yes", provide details in the *Additional Comments Section* and attach verification of coverage, if applicable.
43. Do you perform consultations outside the state of your primary office location, including but not limited to the use of telecommunication technology as the medium for rendering medical services, medical opinions or medical advice (telemedicine or internet medicine)? Yes No
43a. If "Yes", do you have coverage under a separate policy for this exposure? Yes No
43b. If "Yes", provide details in the *Additional Comments Section* and attach verification of coverage.
44. Do you review treatment of or provide professional services to any state, local or federal correctional facility, jail, prison or inmates? Yes No
44a. If "Yes", do you see these patients: (Please check one.) in your office, or at the correctional facility?

H. PROFESSIONAL INFORMATION:

45. Please answer "Yes" or "No" to all of the questions on Section "H". If your answer is "Yes" to any of the questions in this section, please indicate the date and state (if applicable) where action occurred. Please give full details on the *Additional Comments Section*. Note: The "numerical sequence" of questions in this section is intentionally different from the rest of the application.
- A.** 1. Have you had a denial, restriction, suspension, probation, or revocation of privileges by a hospital or other health care facility? Yes No
If "Yes": Date: _____ State: _____
2. Have you entered into any consent agreement that has adversely affected your privileges with any formal committee of a hospital or other health care facility? Yes No
If "Yes": Date: _____ State: _____
3. Have you had a denial, restriction, suspension, probation, or revocation of your privileges to prescribe medications by the Drug Enforcement Administration? Yes No
If "Yes": Date: _____ State: _____
- B.** 1. Have you had a denial, restriction, suspension, probation, or revocation of your license to practice medicine by any State Licensing Board or been issued a public reprimand? Yes No
If "Yes": Date: _____ State: _____
2. Have you entered into a consent agreement related to your license with any State Licensing Board or any other medical review committee in your field of practice? Yes No
If "Yes": Date: _____ State: _____

3. Have you been convicted of or pled guilty to any misdemeanor or driving under the influence (excluding minor traffic violations)? Yes No
 If "Yes": Date: _____ State: _____
4. Do you prescribe or administer substances that are not FDA approved, perform procedures that are considered experimental, or perform procedures for which you do not have appropriate training or are not board certified? Yes No
5. Have you had an injury, illness, or other event occur that may impair your ability to practice? Yes No
 If "Yes": Date: _____
6. Have you been declined, non-renewed, or cancelled by an insurance carrier with cause (excluding market withdrawal)? Yes No
 If "Yes": Date: _____ Insurance carrier: _____
7. Have you experienced a medical incident or alleged injury in which there is no reasonable defense and failed to report it to your insurance carrier within 30 days of the occurrence? Yes No
 If "Yes": Date of incident/alleged injury: ____ / ____ / ____ Date reported: ____ / ____ / ____
 Insurance carrier: _____
8. Have you ever been evaluated for, recommended for treatment of, diagnosed with or treated for alcohol, narcotics or any other substance abuse, sexual addiction, anger management or any mental illness, including but not limited to depression? Yes No
 If "Yes", has a relapse occurred following your initial treatment? Yes No
- C.** 1. Have you been found by a court of law or State Licensing Board to have participated in any sexual misconduct with a patient? Yes No
 If "Yes": Date: _____ State: _____
2. Have you been convicted of or pled guilty to a felony, convicted of or pled guilty to a criminal offense for which one of the elements is fraud or misrepresentation, or have you ever been charged, indicted, convicted, received a deferred prosecution, received a deferred judgment or sentence, entered a guilty plea, entered a plea of nolo contendere or been placed on adult diversion for any violation of any law? Yes No
 If "Yes": Date: _____ State: _____
Note: Answer "yes" even if the charge(s) or action was ultimately dismissed, expunged, pardoned or the matter was not prosecuted. It is unnecessary to report traffic offenses that do not involve alcohol or drugs.
3. Have you been accused of or been found to have altered health care records? Yes No
 If "Yes": Date: _____

I. MEDICAL TRAINING AND WORK HISTORY:

46. Professional or Technical School Information:

	Name of Professional or Technical School(s) Attended	Location	Degree	Date Graduated
46a.				
46b.				
46c.				

47. List all states where you are licensed to practice medicine and your license numbers: **Important:** 80% of your practice must be in South Carolina. We will allow 20% of your practice to be across the state line. This typically occurs in the border areas of Charlotte (Rock Hill); Augusta (North Augusta); and Savannah (Hilton Head). All out of state exposure must have prior approval by the JUA.

	State	License Number	Status Code	Percentage (%) of Patients Seen, Examined or Treated in Each State.
47a.				
47b.				
47c.				

*Status Code - **A** = Active, **I** = Inactive, **P** = Pending, **T** = Temporary

48. Work History:

List all locations (City and State) where you have practiced in the last five years. List most recent location first. Do not include training programs but include all moonlighting positions.	Start Date and End Date (m/y)

J. PROFESSIONAL LIABILITY INSURANCE HISTORY:

49. Have you ever practiced without professional liability coverage? Yes No

49a. If "Yes", provide details in the *Additional Comments Section*.

50. If previously insured on a claims-made form, have you ever failed to obtain Extended Reporting Coverage (tail coverage)? NA Yes No

50a. If "Yes", provide details in the *Additional Comments Section*.

51. Have you ever had your request for coverage denied, your policy cancelled or non-renewed or had a policy issued to you that contained restrictions or special exclusions? Yes No

51a. If "Yes", provide details in the *Additional Comments Section*.

52. If prior carrier was **not** the SC JUA, please provide information on your Professional Liability Insurance carrier for the previous five years.

Important: If you are a new applicant, this section must be completed.

	Current Coverage	First Year Prior	Second Year Prior	Third Year Prior	Fourth Year Prior
Name of Carrier					
Form of Coverage	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made
Effective Date					
Expiration Date					
Retroactive Date (NA for occurrence)					
Was Extended Reporting Coverage obtained?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA

K. PRACTICE ORGANIZATION:

53. Please check the boxes under 53a and 53b that best describe your primary practice affiliation(s):

53a. Employment Status

- Employee
 Shareholder/partner
 Independent contractor
 Solo unincorporated/sole proprietor
 Intern/resident/fellow
 Other: _____

53b. Entity Type

- Professional association
 Multi-shareholder corporation, partnership, LLC
 Solo incorporated - no employed or contracted dentists
 Hospital owned
 Government owned
 Industrial
 Other: _____

54. Name of primary practice/entity organization: _____

55. Is the purpose of the entity named in question 54 other than a medical office practice? Yes No

56. Does the entity named in question 54 currently maintain professional liability coverage? Yes No

56a. If "Yes", is this coverage: Occurrence, or Claims-Made?

56b. If "Claims-Made", what is the retroactive date used by the current carrier (M/D/Y): ____ / ____ / ____

57. Date of Incorporation (M/D/Y): ____ / ____ / ____

58. Federal Tax Identification Number: _____

59. Do you desire coverage for the business entity named in question 54 above? Yes No

59a. If "Yes", do you wish to share your individual policy limits with this business entity? Yes No

If "No", and separate limits are desired, you must purchase a separate practice entity policy.

60. Are you in any way affiliated with a Medical Spa or Weight Loss Facility? Yes No

60a. If "Yes", please explain in the *Additional Comments Section*.

61. **Do you wish to add the Employees as Additional Insureds Endorsement?** Yes No

The **Employees as Additional Insureds Endorsement** ("Staff Coverage") extends individual coverage to *eligible* employees for claims that arise from duties performed within the scope of their work for the practice. It also extends coverage to the employer for vicarious liability that may be imputed to them by these employees' actions. *Eligible* employees include RNs, LPNs, surgical techs, medical assistants, lab techs, X-ray techs, hygienists, dental assistants, and administrative staff.

IMPORTANT: *Physicians, dentists, podiatrists, optometrists, pharmacists, chiropractors, physician assistants, nurse practitioners, nurse midwives, nurse anesthetists, anesthesia assistants, and perfusionists are NOT eligible for individual coverage under this endorsement.*

All of the above (except chiropractors and perfusionists) may apply for individual coverage from the JUA. Different applications may be required depending on medical specialty. Contact the JUA Underwriting Department or visit SCJUA.COM for more information and applications.

L. CLAIMS HISTORY:

Important: *The words "claim" and "circumstance" as used in Questions 62 and 63 following refer to:*

- Any demand for damages, resolved or pending, regardless of the result, arising from your professional activity and brought against you or any professional corporation or partnership; or
- Circumstances which have been brought to your attention by a patient or representative of a patient, in such a manner as to indicate the possibility of legal action against you or any professional corporation or partnership including but not limited to: a letter from an attorney or a patient requesting medical records or expressing dissatisfaction regarding your medical treatment, or intent to pursue a claim or file a lawsuit against you, a patient or family member's dissatisfaction with the outcome of a procedure, treatment, or diagnosis and/or any other circumstances that might reasonably lead to a claim or suit.

Important: Please complete the attached Malpractice Claims History Explanation Form on the following page for each case reported in 62a-iii (below).

62. Are you now or have you ever been involved in a malpractice claim or suit, either directly or indirectly? Yes No
 62a. If **“Yes”**, please indicate number of cases below:

Location (County and State)

i. Current number open: _____ _____
 ii. Current number closed: _____ _____
 iii. Total number of cases: _____ (i +ii) _____

62b. If **“Yes”**, have all been reported to your current or prior professional liability insurer? NA Yes No

63. Other than the claims/suits indicated in question 62 above, are you aware of any incident, claim, potential claim, or suit in which you may become involved, including without limitation, knowledge of any alleged injury arising out of the rendering or failure to render professional service which may give rise to a claim even if you believe the claim or suit would be without merit? Yes No

63.a If **“Yes”**, how many? _____ (Please attach details of each circumstance.)

63b. If **“Yes”**, have all been reported to your current or prior professional liability insurer? NA Yes No

63c. If all have **not** been reported to your current or prior professional liability insurer, please explain in *Additional Comments Section* or on separate sheet.

64. Have you ever had an adverse outcome that may have resulted in the following:

- any neurological, sensory, or systemic deficits to a patient (such as brain damage, permanent paralysis, loss of sight or hearing, etc.) Yes No
- permanent damage to a patient related to an injury during the delivery of a child or as the result of the administration of anesthesia. Yes No
- limitations on a patient’s activities of daily living (including the loss of a limb). Yes No
- the death of a patient. Yes No

M. MALPRACTICE CLAIMS HISTORY EXPLANATION FORM:

Important: Please photocopy this form as needed and complete one for EACH case, potential claim, or suit reported that is referenced in questions 62 and 63 above. All questions must be answered or marked not applicable (NA).

Patient's name: _____ Date of incident and your treatment (M/D/Y): ____ / ____ / ____

Name of insurance carrier: _____ File number: _____ Telephone: _____

Address of insurance carrier: _____

Date reported to insurance company (M/D/Y) ____ / ____ / ____

Date of incident, treatment and/or surgery (M/D/Y): ____ / ____ / ____

Allegations:

Did you in any way alter, embellish, delete, change, and/or destroy any records, medical or otherwise, or were allegations made that you did so, pertaining to this claim? Yes No

What is the status of this matter? Open Closed

If "closed" was matter closed with your consent? NA Yes No

(Check applicable description below)

- | | | |
|---|---|---|
| <input type="checkbox"/> Incident report only | <input type="checkbox"/> Suit threatened, no action taken | <input type="checkbox"/> Suit filed but dropped by claimant |
| <input type="checkbox"/> Summary judgment in your favor | <input type="checkbox"/> Jury verdict in your favor | <input type="checkbox"/> Jury verdict in favor of the plaintiff |
| <input type="checkbox"/> Suit settled out of court | <input type="checkbox"/> Suit filed awaiting mediation | <input type="checkbox"/> Suit filed awaiting court action |

If closed, amount of total loss payment paid on your behalf: \$ _____ Date paid: ____ / ____ / ____

If open, amount of case value (loss reserve) established by carrier: \$ _____

Additional comments regarding this claim:

N. ADDITIONAL COMMENTS SECTION:

<u>Section</u>	<u>Question #</u>	<u>Explanation/Comments</u>
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____
_____	_____	_____ _____ _____

O. AGREEMENT AND AUTHORIZATION:

_____ A. I hereby represent that I have no knowledge of any professional liability suit or stated demand for damages
Initial here which has been asserted against me, or of any occurrence or circumstance likely to result in such a suit or demand for damages, except as described herein.

B. It is important to understand the difference between Occurrence Coverage and Claims-Made coverage.

1. Occurrence Coverage:

_____ I understand that occurrence coverage will respond to incidents that occur during the policy period without
Initial here any consideration for the date a claim is filed with the insurance company.

2. Claims-Made Coverage:

_____ I understand that claims-made coverage will respond to incidents that take place on or after the prior acts
Initial here date ("retroactive date") of the policy and which are reported to the insurance company during the policy period. Claims-made coverage involves a step process with the premium increases over the first five years of coverage following the retroactive date in increments proportional to the claims reporting for that experience. The initial premium and subsequent years' premium are lower than an occurrence policy. However, as of the fifth year the claims-made premium reaches a mature level and premium adjustments are based on annual rate changes only. If coverage is discontinued, a Reporting Endorsement ("Tail Coverage") must be purchased to provide coverage for claims which may have occurred but have not yet been reported.

_____ C. Signing this application does not bind the JUA to complete the insurance but it is agreed that I hereby
Initial here warrant that the information contained in this application is accurate and complete to the best of my knowledge. I understand that this application shall be considered a part of the terms and conditions of my policy with the South Carolina Medical Malpractice Liability Insurance Joint Underwriting Association and that my JUA Policy is issued in reliance upon the truth of such representations and that my policy and my application therefore embody all agreements existing between myself and the JUA or any of its brokers/agents relating to this insurance.

 Signature of JUA Insured

_____/_____/_____
 Date

Agent/Broker must sign this application -

I certify that I am duly licensed by an insurer authorized in South Carolina to write liability insurance other than automobile.
 I certify that I have reviewed this application.

 Signature of Agent/Broker

_____/_____/_____
 Date

The information contained in this application is privileged and confidential. It is intended only for the use of the JUA. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copy of this application is strictly prohibited. If you have received this application in error, please notify The South Carolina JUA immediately by telephone and return the original message to us via the U.S. Postal Service. Thank you