

### **NOTICE**

The liability coverage sections of the policy for which this application is made provide claims made coverage, which applies only to claims first made against the insureds during the policy period or any applicable extended reporting period. The limits of liability to pay insured loss may be reduced and may be exhausted by payment of defense costs and defense costs may be applied against any applicable retention. Please read the entire application carefully before signing.

# **INSTRUCTIONS**

Please answer all questions fully and print clearly.

If additional space is needed to fully answer a question please attach a separate document.

The application must be signed and dated by an authorized representative of the applicant. Authorized representative may include any executive officer, member of human resources, risk management or in-house general counsel. For multi-location risks, please complete below at a corporate level and complete Berkley Healthcare Multi Location Supplemental for exposure information by location.

I. G	eneral Information		
1.	Legal Name of Applicant:		
2.	Address: Street		
	City	State	Zip
3.	Has there been any change in management companies in the last year? If yes, provide management company name:	☐ Yes	□ No
4.	Within the next 12 months does the Applicant plan to:		
	Obtain another operation or entity?	☐ Yes	□ No
	Divest any locations?	☐ Yes	□ No
	Expand the number of locations?	☐ Yes	□ No
	Begin operations in another state?	☐ Yes	☐ No
	Expand or cease any services?	☐ Yes	□ No
	If yes, please provide details:		
II.	Applicant Credentials		
5.	When was the date of the Applicant's last state inspection or survey	y?	//
6.	Was a Corrective Action Plan submitted to and accepted by the sta	te?	□ Vos □ No

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7.	If yes to any of below, please provide explanation on separate attachment. In the past 5 years:		
	Has the Applicant's License been suspended, revoked or been placed on probation?	☐ Yes	□ No
	Has the Applicant's Medicare or Medicaid Certification been revoked or suspended?	☐ Yes	□No
	Has the Applicant been fined by a state or federal agency?	☐ Yes	☐ No

III.	Risk Classification					
8.	Description of Operations:	For more than 1 location, please document all locations in the multi-location Excel application.				
	Level of Care		Total # Licensed Beds/Units	Average # of Occupied Beds/Units		
	Sub-Acute/High Acuity Care: Description of the complex wound care sub-Acute/High Acuity Care: Description of the complex wound care acute complex wound care					
	<b>Skilled Nursing:</b> Dedicated bed catheter care, physical and occup dressing, tube feeding and assist.					
	Memory Care/Alzheimer's Care memory loss or impairment and/					
	<b>Assisted Living:</b> Dedicated beds with medication, activities of dails					
		units for individuals that are self- nits. These residents do not receive er their own medications without				
			Total # Licensed Attendees	Average # of Daily Attendees		
	Adult Day Care: Social services not limited to crafts, games, shop may include medication supervisit therapy services, disabled and releaservices, physical therapy, occupa					
9.	Additional Services		Total # of Visits	<b>Total Revenue</b>		
	Home Health Care: Services such therapy, respiratory services or sk	ch as in-home hospice, rehabilitation cilled nursing care.				

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10.	What is the percentage of residents based upon the below age ranges?						
	<18:	18-54:	55-64:	65-75:	76-94:		>94:
	If the facility has residents under 55, please provide details:						
	Questions 11-15	: Complete below	only if there have	been any chang	es since pri	or renew	al.
11.	Are there any swi	mming pools onsit	e?		☐ Yes	☐ No	
	Is it open to the public?				☐ Yes	☐ No	
	Is the poo	ol locked when not	in use?		☐ Yes	☐ No	
	If outdoo	rs, is there a fence	around the pool?		☐ Yes	☐ No	
	Is there a	lifeguard on duty	full-time?		☐ Yes	☐ No	
	Is there a	telephone in the p	ool area?		☐ Yes	☐ No	
12.	Is there an exercis	se/weight room?			☐ Yes	☐ No	
	Is it open	to the public?			☐ Yes	☐ No	
	Is there an attendant on duty?				☐ Yes	☐ No	
		required user orien ration and safety of			☐ Yes	□No	
13.	Is there a restaura	ant that is open to	the public?		☐ Yes	☐ No	
	Does the facility have a liquor license?				☐ Yes	☐ No	
	If yes,				☐ Yes	☐ No	
	Is	s alcohol served?			☐ Yes	☐ No	
	Is	s there a per drink	charge?		☐ Yes	☐ No	
14.	Does the applicar children?	nt have a day care o	center for		☐ Yes	□No	
	If yes, ple	ase provide the fol	lowing:				
	Т	otal number of lice	ensed centers:		#		
		verage occupancy:			#		
		s facility open to pu	ıblic?		☐ Yes	☐ No	
		s it licensed?			☐ Yes	☐ No	
15.	•	to live in the facility			☐ Yes	☐ No	
	•	vaccinations requi tation maintained			☐ Yes	☐ No	

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so, please provide update below:  Name of DON:  Years as DON:  Years at this facility:  18. Has there been any change in the Medical Director? If so, please provide update below:  Name of Medical Director:  Years at this facility:  19. Is the Medical Director also acting as the attending physician to any residents?  If yes, does the Medical Director carry their own coverage?  20. Is a physician on site or on call on a 24-hour basis?  Years at this facility:  Years at	No  es No  N LPN  es No  No  No  No  No  No  No  No  No  No
Years as Administrator:  Years at this facility:  17. Has there been any change in the Director of Nursing? If so, please provide update below:  Name of DON:  Years at this facility:  18. Has there been any change in the Medical Director? If so, please provide update below:  Name of Medical Director:  Years as Director:  Years at this facility:  19. Is the Medical Director also acting as the attending physician to any residents?  If yes, does the Medical Director carry their own coverage?  20. Is a physician on site or on call on a 24-hour basis?    Years at this facility:   Years at	es
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If yes, does the Medical Director carry their own coverage?  20. Is a physician on site or on call on a 24-hour basis?	
21. Have any leaderships' individual licenses been suspended	es 🗌 No
or other disciplinary actions taken?  If yes, please provide details:	es 🗌 No
22. Please provide # of staff by shift and Turnover %:	
Category 1 <sup>st</sup> Shift 2 <sup>nd</sup> Shift 3 <sup>rd</sup> Shift	Staff Turnover %
RN	%
LPN/LVN	%
CNA/Personal Caregiver	%
Agency/Pool	%
What was the applicant's prior year's turnover rate?	%
23. Does the Applicant require employed nurses to carry malpractice coverage?  If yes, does the Applicant obtain and review the employed nurses' certificate malpractice insurance?	☐ Yes ☐ No es of ☐ Yes ☐ No
24. Are background checks performed on all staff for the following items?	
Licensure type and status	ation

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	National Criminal Recor	ds		Yes 🗌	No	Driving records/MVRs			es 🗌 No
	How frequently do you	review?				How frequently do you	review	v?	
	State Criminal Records			Yes 🗌	No	Abuse Registry		□ Y	es 🗌 No
	How frequently do you	review?				How frequently do you	review	v?	
25.	Is there a formal, docummembers?	nented ass	sessment	t process t	to n	neasure the competency skill	s of st	aff 🔲 Y	es 🗌 No
26.	Does the Applicant conduct regularly scheduled in-service education and training for all $\square$ Yes $\square$ No employees?								
27.	How long are education	records s	tored fo	r employe	es?				
V. F	Resident Services								
28.	Does the Applicant prov	ide the fo	llowing	services?					
	Service	Provided	j	# of Resident	ts	Service	Provi	ided	# of Residents
	Enteral Tube Feeding	☐ Yes	☐ No			Developmentally Disabled	□ Ye	es 🗌 No	
	Ventilation Therapy	☐ Yes	☐ No			Bariatric Care	□ Yee	es 🗌 No	
29.	Are certificates of insura	nce obtai	ned for a	all outside	clir	nical services and vendors?		☐ Yes	☐ No
30.	Does the Applicant accept residents with a primary healthcare need related to mental health services?  If yes, please provide on a separate document a summary of services, age distribution and types of diagnoses accepted at each location								
VI. F	Risk Management								
Proc	cedures and Prevention								
31.	1. Are nursing assessment protocols in place and completed according to state and federal regulations to identify residents at risk for:								
	Elopement		Yes	☐ No	Fa	alls		☐ Yes	□No
	Nutritional Deficiency		Yes	□ No	Sł	kin Integrity		☐ Yes	□No
	Cognitive Impairment		Yes	□ No	Se	elf-Harm Screening		☐ Yes	□No
32.	Are risk assessments performed prior to admission of residents?					□No			
33.	How often are residents monitored during the first 72 hours following admission? ☐ Hourly ☐ Daily ☐ As Needed						•		
34.	Are admission, discharg	e and trar	nsfer crit	eria establ	lishe	ed at time of admission?		Yes	□No
35.		out not lim	nited to,	third party		ntiality of resident health mmunications, access to		Yes	□No
36.	Is there a risk managem	ent progr	am impl	emented t	thro	oughout all facilities?		Yes	□No

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37.	Is there a formal safety program related to the followi	ng?						
	Life Safety ☐ Yes ☐ No	Hazardous Materials	☐ Yes	□No				
	Service Providers	Environment	☐ Yes	□No				
	Emergency Evacuation	Public Health Emergency	y ☐ Yes	☐ No				
	Food Handling and Safety  Yes  No	Resident Lift Safety	☐ Yes	□No				
38.	What security measures are used to control unauthori Please provide details:	zed entrance to and exit fron	n the facility?					
39.	Number of Elopements in the past 3 years?		#					
40.	Are Wander Guards or similar devices used as part of practices?	elopement prevention	☐ Yes	□No				
41.	Is there an automatic medication dispensing system in	•	☐ Yes	□No				
	If yes, are overrides monitored and addressed	?	☐ Yes	□ No				
42.	Does the facility have a procedure for monitoring side changes and adjustments?	e effects after medication	☐ Yes	□No				
	If so, does the facility have a protocol for repo primary care physician?	orting to the residents'	☐ Yes	□No				
43.	Does the Applicant have a formal grievance procedure resident and/or family complaints?	e in place to address	☐ Yes	□No				
44.	Does the facility have an "incident reporting" policy?		☐ Yes	□No				
	If yes, are all related incidents reviewed by DON ar	nd Administrator?	☐ Yes	□ No				
	Infection Control							
45.	Do all facilities follow CDC Recommendations for infec	ction control?	☐ Yes	□ No				
46.	Do all facilities have written infection control policy and procedures based on CDC Standards?							
47.	Do all facilities have adequate PPE supplies?		☐ Yes	□No				
48.	Is annual education provided on infection control base and/or concerns?	ed on previous year's issues	☐ Yes	□No				
Sexu	Sexual Abuse							
49.	Do all facilities have a formal, documented Abuse Poli	cy?	☐ Yes	□No				
	If yes, does it include the following:							
	Documented, annual training with staff/volunidentify symptoms or signs of abuse with a reaction?	9	☐ Yes	□ No				
	Policy with restrictions on use of electronic de	evices and social media?	☐ Yes	□No				
	Does the organization express in writing that from being alone with residents?	volunteers are prohibited	☐ Yes	□No				

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	Protocols on reporting incidents and suspicious or inappropriate behavior?	☐ Yes	□No	
	Guidelines on what behaviors may be inappropriate (verbal comments, touching, etc.)?	☐ Yes	□No	
	Written procedures for responding to and reviewing allegations?	☐ Yes	□No	
	Written procedures for reporting allegations to authorities within regulated time frames?	☐ Yes	□No	
	Action Planning to prevent any future similar incidents?	☐ Yes	□No	
50.	Are staff members required to complete annual abuse prevention training?	☐ Yes	☐ No	
51.	Are staff members required to review the written abuse policy annually and is completion documented?	☐ Yes	□No	
VII	Claim History and Prior Known Incidents			

VII.	Claim History and Prior Known Incidents		
52.	Has any claim, suit or regulatory proceeding been made against the Applicant, or any facility proposed for coverage at any time during the last 3 years?	☐ Yes	□No
F 2			
53.	Does the Applicant have any knowledge of any wrongful act, fact, circumstance, situation,	☐ Yes	☐ No
	transaction or event which could reasonably be expected to give rise to a future claim or		
	loss? This includes but is not limited to:		
	Death of resident or client other than natural causes		
	Incident resulting in hospitalization or transfer of resident or client		
	Injury to resident or client that required medical care		
	Incident that generated a formal complaint or notice from any licensing agency		
	Elopement of a resident or client		
	Improper medication or improper dosage resulting in medical complications		
	Request for medical records		
	If yes, please provide full details on a separate attachment to this application.		
54.	Have you had any abuse incidents, claims or suits, or do you have any knowledge or	☐ Yes	☐ No
	information which might reasonably be expected to give rise to a claim of sexual abuse or		
	,		
	molestation? If yes, please provide details on a separate document		

## **VIII. Submission Attachments**

- 1. Loss History submit a currently valued loss run(s) from prior carriers for the past five years
- 2. Detailed narrative for any claim greater than \$250,000 and remedial actions taken as a result of the claim
- 3. Financials submit a copy of the most recent audited financial statement
- 4. Resume for Administrator and Director of Nursing (if any changes since last renewal)
- 5. List of Named and Additional Insureds including Retroactive Dates (if any changes since last renewal)
- 6. Sample copy of admission risk assessment (if any changes since last renewal)
- 7. Details to "yes" responses as required in above questions

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## **Fraud Warnings**

THE SIGNING OF THIS APPLICATION DOES NOT BIND THE INSURER TO OFFER, NOR THE APPLICANT TO PURCHASE, THE INSURANCE. IT IS AGREED THAT THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, SHALL BE THE BASIS OF THE INSURANCE AND SHALL BE, IN ALL STATES, CONSIDERED PHYSICALLY ATTACHED TO AND PART OF THE POLICY, IF ISSUED. THE INSURER SHALL HAVE RELIED UPON THIS APPLICATION, INCLUDING ANY MATERIAL SUBMITTED THEREWITH, IN ISSUING THE POLICY.

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE OF THE APPLICANT ACKNOWLEDGES THAT ITS BROKER/PRODUCER IS NOT APPOINTED BY THE INSURER AND IS ACTING AS THE APPLICANT'S REPRESENTATIVE, AUTHORIZED TO PRESENT THIS APPLICATION ON THE APPLICANT'S BEHALF TO THE INSURER. IN THIS CAPACITY THE BROKER/PRODUCER HAS NO UNDERWRITING OR BINDING AUTHORITY WITH THE INSURER AND CANNOT BIND COVERAGE OR MODIFY THIS APPLICATION OR ANY INSURANCE POLICY. ANY BINDER OR POLICY MODIFICATION SHALL BE VALID ONLY IF ISSUED BY THE INSURER. APPLICANT FURTHER ACKNOWLEDGES THAT ANY FEES THAT IT PAYS TO THE BROKER/PRODUCER FOR THIS SERVICE IS AGREED TO IN WRITING BETWEEN APPLICANT AND THE BROKER/PRODUCER.

**Notice to Arkansas, Minnesota, New Mexico and 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, fraudulent or deceptive statement is, or may be found to be, guilty of insurance fraud, which is a crime, and may be subject to civil fines and criminal penalties.

**Notice to Colorado Applicants:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory agencies.

**Notice to Florida Applicants:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**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 and Rhode Island 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, Tennessee, Virginia and Washington Applicants:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Notice to Alabama and Maryland Applicants:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison (in Alabama; additionally, restitution).

**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.

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**Notice to Oklahoma Applicants:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Notice to Oregon Applicants:** Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

**Notice to Pennsylvania Applicants:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Notice to New York Applicants:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to: a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

#### **SIGNATURE**

The undersigned authorized representative of the applicant declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements set forth in this application for insurance and in any materials submitted with this application are true and complete and may be relied upon by the insurer.

If the information in the application changes prior to the inception date of the policy, the applicant shall notify the insurer of such changes, and the insurer may modify or withdraw and outstanding quotation. The insurer is authorized to make inquiry in connection with this application.

The information requested in this application is for underwriting purposes only and does not constitute notice to the insurer under any policy of any actual or potential claim or loss.

This application must be signed by an authorized representative of the applicant. Authorized representative may include any executive officer, member of human resources, risk management or in-house general counsel. By signing this application, the undersigned authorized representative agrees to conduct electronic commerce and to accept an electronic insurance policy and other documents issued by the insurer. The undersigned authorized representative acknowledges that he or she may request a written (paper) policy.

Signature of Authorized Representative					
Signature	Title				
Printed Name	Date				

**UTAH APPLCANTS ONLY (NO SIGNATURE REQUIRED)** 

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