

A. AGENCY INFORMATION

Agency Name: _____ Agent Contact: _____
 Address: _____
Street City State Zip
 Office Phone: _____ Email Address: _____
Your email address will never be sold. It will be used to send you important messages.

B. APPLICANT INFORMATION

Name _____
First Middle Last
 Female Male Social Security No. (last 4 digits) _____ Date of Birth: _____
MO/DAY/YR
 Office Phone: _____ Office Fax: _____
 Email Address: _____ Cell Phone: _____
Your email address will never be sold. It will be used to send you important messages.
 Primary Office Address: _____ % of Practice
Street City State Zip County
 Additional Practice Location(s): _____ % of Practice
Street City State Zip County
 _____ % of Practice
Street City State Zip County
(All locations must total 100%)
 Mailing/Billing Address: Primary Office Address
 Other: _____
Street City State Zip

IF MORE ROOM IS NEEDED FOR PRACTICE LOCATIONS, PLEASE USE A SEPARATE PIECE OF PAPER.

C. COVERAGE INFORMATION

- Effective date desired: _____ (policy issued annually)
MO/DAY/YR
- Select requested coverage:

<input type="checkbox"/> CLAIMS-MADE COVERAGE <i>with</i> PRIOR ACTS Desired Retroactive Date: _____ <small>MO/DAY/YR</small> <i>The retroactive date is the date first continuously insured under a Claims-Made policy. Please contact your agent should you have any questions pertaining to Claims-Made coverage or the need for Prior Acts coverage.</i>	<input type="checkbox"/> CLAIMS-MADE COVERAGE <i>without</i> PRIOR ACTS (select one below) <ul style="list-style-type: none"> <input type="checkbox"/> Expiring Occurrence Coverage <input type="checkbox"/> An extended reporting endorsement has been purchased <input type="checkbox"/> An extended reporting endorsement has not been purchased <i>I realize that my failure to purchase an extended reporting endorsement from my current carrier will result in an uninsured exposure for any claims which may arise in the future as a result of professional services rendered while insured by my current carrier's claims-made policy. I understand the policy I am purchasing will not provide prior acts coverage.</i>
<input type="checkbox"/> OCCURRENCE <i>I realize that if I switch from a Claims-Made to an Occurrence policy, my failure to purchase an extended reporting endorsement from my current carrier will result in an uninsured exposure for any claims which may arise in the future as a result of professional services rendered while insured by my current carrier's claims-made policy. I understand the policy I am purchasing will not provide prior acts coverage.</i>	

C. COVERAGE INFORMATION (continued)

3. Please indicate the limits of liability requested for coverage or a quote: *(Not all limits may be available in all states. Additional limit options available in VA.)*

- \$100,000/\$300,000
 \$250,000/\$750,000
 \$1,100,000/\$3,000,000
 \$200,000/\$600,000
 \$500,000/\$1,000,000
 \$2,000,000/\$4,000,000

4. Please provide information on each professional liability insurer you have had for the last 10 years. *Please provide this information in chronological order:*

Dates	Insurer	Coverage Type	Tail Coverage Purchased?	Any Claims?
		<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PLEASE ATTACH A COPY OF YOUR DECLARATIONS PAGE FROM YOUR CURRENT OR PREVIOUS PRIMARY INSURER.

5. Are you now practicing, or have you ever practiced without professional liability insurance? Yes No
6. Has any insurance company ever declined, failed to renew, conditionally renewed, restricted or cancelled your professional liability policy? *(Missouri residents, skip this question.)*..... Yes No
7. Number of hours per week you practice dentistry: _____
8. Will you perform activities that will be covered by another professional liability policy?..... Yes No
If yes, please attach a copy of your declarations page, a description of these activities and the practice name and location.
9. Will you be participating in a state-operated patient's compensation fund? *(Indiana only.)*..... Yes No

D. EDUCATION

1. School of Graduation: _____
Name State Country
 Degree (DMD, DDS, BDS): _____ Graduation Date: _____
MO/DAY/YR

2. Clinical Based Training, Residency or Fellowship (facility, state):

Name State Country
 Specialty Type: _____ Date Completed: _____
MO/DAY/YR

3. Additional Training:

Name State Country
 Specialty Type: _____ Date Completed: _____

4. Have you participated in any continuing dental education within the last two years? Yes No
If yes, how many credit hours? _____
5. Have you completed any risk management/loss prevention courses in the past 12 months? Yes No
If yes, please attach a copy of any Certificates of Completion.

E. PRACTICE LOCATION AND LICENSE INFORMATION

1. Please list all states in which you currently hold or have held a license:

State: _____ License No. : _____ Activities in this state _____ %

Status of License: Active Inactive Temporary Pending

State: _____ License No. : _____ Activities in this state _____ %

Status of License: Active Inactive Temporary Pending

State: _____ License No. : _____ Activities in this state _____ %

Status of License: Active Inactive Temporary Pending **(All activities must total 100%)**

2. DEA License? Yes No

3. Please indicate the number of years at current practice address: _____

4. Prior practice addresses for past 10 years (name of practice, location, dates worked):

Name of Practice	City/State	Dates Worked (MO/YR to MO/YR)

F. PRACTICE ORGANIZATION INFORMATION

1. Employment Status: Employee Independent Contractor Solo Unincorporated/Sole Proprietor
 Shareholder/Partner Other: _____

If you are an Employee or Independent Contractor,

Name of Employer/Dental Office: _____

PSIC Policy Number of Entity/Group: _____

2. Entity Type: Solo Incorporated – No employee or contracted dentist Partnership/LLC
 Multi-Shareholder Corporation Dental Service Organization
 Other: _____

If you are Solo Incorporated, Partnership or Corporation, please provide

name of legal entity: _____

Is this entity insured with PSIC? Yes No

If yes, what is the policy number: _____

If no, do you desire coverage for this entity? Yes No

If yes, please complete the Entity Application.

3. Do you own or operate a dental laboratory? Yes No

If yes, please estimate the percentage of your dental laboratory work applicable to patients other than your own: ___ %

4. Do you operate or work for a mobile dental practice? Yes No

If yes, complete the Mobile Dentistry Supplement Form.

5. What percentage of your revenue is from each of the following sources:

Indemnity/Private Insurance: _____ % Government Programs (Medicare/Medicaid): _____ %

Other: _____ % (please explain): _____

G. PRACTICE ACTIVITIES

1. Please indicate your specialty:

- | | | |
|---|---|--|
| <input type="checkbox"/> Dental Anesthesiologist | <input type="checkbox"/> Oral & Maxillofacial Radiology | <input type="checkbox"/> Pediatric Dentistry |
| <input type="checkbox"/> Endodontics | <input type="checkbox"/> Oral & Maxillofacial Surgery | <input type="checkbox"/> Periodontics |
| <input type="checkbox"/> General Dentistry | <input type="checkbox"/> Orthodontics | <input type="checkbox"/> Prosthodontics |
| <input type="checkbox"/> Oral & Maxillofacial Pathology | <input type="checkbox"/> Other (please explain): _____ | |

2. Please indicate which of the following procedures you perform and your level of training:

	Do Not Perform	Residency/ Fellowship	16+ CE's	Dental School	Type of Informed Consent Obtained? Written, Oral or None
Sinus Lifts	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Dental Implants	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Sleep Apnea Therapy	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Partially Impacted Third Molar Extractions	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Fully Impacted Third Molar Extractions	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Oral and Maxillofacial Surgery	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Botox and/or Cosmetic Fillers	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
<i>Please provide certificates of completion confirming 16 hours of PACE- and CERP-approved course work.</i>					
Sargenti Root Canal Therapy (N2 paste)	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				
Facial Invasive (Face Lift, Rhinoplasty, Cleft lip/palate etc.)	<input type="checkbox"/> (W) <input type="checkbox"/> (O) <input type="checkbox"/> (N)				

3. If you perform sinus lifts, please provide the number of sinus lift procedures performed annually: _____

Percent of practice _____% What percent are direct _____%. What percent are indirect? _____%.

4. If you perform dental implants, please estimate the number performed annually: _____

What percentage of those dental implants are restoring existing implants _____%

What percentage are placing new implants _____% What percentage are mini implants _____%
(Should total 100%)

5. If you perform sleep apnea therapy, do you treat only after referral from a physician? Yes No

6. Do you use nitrous oxide in conjunction with other types of sedation noted below for patient procedures? Yes No

If yes, the purpose is: Anxiolysis/minimal sedation Moderate sedation

7. Please mark below all types of sedation and/or anesthesia used in your practice:

- | | |
|--|---|
| <input type="checkbox"/> Local Anesthesia | <input type="checkbox"/> Single Dose Oral Sedation (anxiolysis/minimal) |
| <input type="checkbox"/> Nitrous Oxide | <input type="checkbox"/> Multi-Dose Oral Sedation (moderate) |
| <input type="checkbox"/> IV/IM – Moderate Sedation | <input type="checkbox"/> General Anesthesia - Deep Sedation |
| <input type="checkbox"/> Other (please explain): _____ | |
| <input type="checkbox"/> None of the above | |

8. Please indicate who administers the sedation and/or anesthesia noted above:

- | | | |
|--|---|---|
| <input type="checkbox"/> I do | <input type="checkbox"/> Nurse Anesthetist/CRNA | <input type="checkbox"/> Oral Surgeon |
| <input type="checkbox"/> Dental Anesthesiologist | <input type="checkbox"/> RN/LPN | <input type="checkbox"/> MD/DO Anesthesiologist |
| <input type="checkbox"/> Other (please explain): _____ | | |

9. Where is the sedation and/or anesthesia noted above performed?

- | | | |
|--|-----------------------------------|--|
| <input type="checkbox"/> Dental Office | <input type="checkbox"/> Hospital | <input type="checkbox"/> Licensed Surgical Center (licensed by what agency?) _____ |
| <input type="checkbox"/> Other (please explain): _____ | | |

10. If you treat patients under general anesthesia/deep sedation, please advise how often? _____

What percentage is this of your total practice? _____%

11. Please indicate the type of consent obtained for the sedation and/or anesthesia noted above:

- | | | |
|----------------------------------|-------------------------------|-------------------------------|
| <input type="checkbox"/> Written | <input type="checkbox"/> Oral | <input type="checkbox"/> None |
|----------------------------------|-------------------------------|-------------------------------|

12. How often do you update health histories?

- | | | |
|--|---|--|
| <input type="checkbox"/> Every 3 months | <input type="checkbox"/> Every 6 months | <input type="checkbox"/> Every 12 months |
| <input type="checkbox"/> Other (please explain): _____ | | |

H. PROFESSIONAL INFORMATION

1. Do you review treatment of or provide professional services to any state, local or federal correctional facility, jail, prison or inmates? Yes No
If yes, what percentage of your practice is devoted to these activities? _____ %
If yes, where are professional services rendered? _____
2. Do you review treatment or provide professional services to patients in a nursing home or skilled care facility? Yes No
If yes, what percentage of your practice time is dedicated to these services? _____ %
If yes, where are professional services rendered? _____
3. Do you participate in any dental research, clinical trials or off-label use of drugs or devices? Yes No
If yes, please attach copies of any protocols and informed consent documents.
4. Have you ever been indicted for, charged with, or convicted of any act committed in violation of any law or ordinance other than minor traffic offenses? Yes No
5. Have you ever had your dental license, hospital privileges, DEA license, or reimbursement privileges refused, denied, revoked, suspended, investigated, restricted, subject to reprimand, placed on probation or voluntarily surrendered? Yes No
6. Have any complaints or actions been brought against you alleging sexual misconduct? Yes No
7. Have you incurred or become aware of having a condition that impairs your ability to practice dentistry to any degree? (i.e., convulsive disorders; mental illness; multiple sclerosis; rheumatoid arthritis; addiction to alcohol, narcotics, or other controlled substances; etc.) Yes No
8. Do you use a collection agency which has the authority to file collection suits without your knowledge? Yes No

IF YOU ANSWERED "YES" TO ANY OF THE ABOVE QUESTIONS, PROVIDE DETAILS ON A SEPARATE PIECE OF PAPER.

I. LOSS INFORMATION

1. In the past 10 years, have you been involved, directly or indirectly, in a claim or suit arising out of the rendering or failure to render professional services?* Yes No
If yes, please indicate the number of each: Number of pending suits: _____ Number of closed claims: _____
2. Other than the situations indicated in Question 1 above, are you aware of any of the following:
Requests for patient records from a patient, family member, attorney or patient representative related to an adverse outcome or treatment of a patient? Yes No
A letter from an attorney regarding your treatment of a patient? Yes No
A patient, family member or a patient representative's dissatisfaction with the outcome of a procedure, treatment or diagnosis? Yes No
Any circumstances that might reasonably lead to a claim or suit, even if the claim or suit is without merit? _____ Yes No
3. Have all circumstances listed in Question 2 above been reported to your current or prior insurance carrier? _____ Yes No
If yes, please attach a current loss run for each carrier, as appropriate.
If no, please explain why these circumstances were not reported: _____

** For the purposes of this section the word claim is defined as any demand for damages, resolved or pending, regardless of the result, arising from your professional activity brought against you, any partner, associate, employee, or any professional corporation or partnership.*

IF YOU ANSWERED "YES" TO ANY OF THE ABOVE QUESTIONS, PROVIDE DETAILS ON A CLAIM INFORMATION FORM.

J. APPLICATION CHECKLIST

Please remember to attach a copy of the following with the application:

- Your most recent declarations page.
- If claims are noted on the application, include a minimum of 10-years' loss run from your current and prior insurance companies, and complete the Claim Information form.
- Copy of dental licenses.

PLEASE COMPLETELY FILL OUT ALL AREAS ON THE APPLICATION. IF ANY AREAS DO NOT APPLY, PLEASE STATE, "N/A."

K. SIGNATURE REQUIRED

DO NOT CANCEL YOUR CURRENT INSURANCE POLICY UNTIL A BINDER OR POLICY HAS BEEN RECEIVED AND IS IN EFFECT FROM PROFESSIONAL SOLUTIONS.

By signing this application, I certify and attest that the statements, information, and answers provided herein are true and accurate. I understand that Professional Solutions Insurance Company (PSIC) shall rely upon the statements, information, and answers provided on this application to determine whether to accept this application for insurance and, if the application is accepted, to determine at what rate to insure.

I understand that the insurance for which I have applied is not in effect unless and until this application is accepted by PSIC and I am notified by the company of said acceptance.

I further acknowledge that, as a condition precedent to my acceptance, a detailed inquiry and investigation of my professional background, competence and qualifications may be conducted by PSIC.

In consideration of the foregoing, I hereby expressly consent to any such inquiry and investigation through the use of any means legally available to PSIC, and I expressly release and discharge the company from any and all liability that might otherwise be incurred as a result of acts performed in connection with any inquiry or investigation as well as in the evaluation of information so received from whatever source.

I further expressly authorize all individuals and entities to whom legal inquiry is made by PSIC to provide the company with all information and/or documentation within their possession or under their control that pertains to my professional background, competence and qualifications, and I hereby release the providers of such information or documentation from all legal liabilities that might otherwise be incurred in connection herewith.

I agree to notify PSIC of any changes in my practice of dentistry within thirty (30) days of its occurrence, including but not limited to:

- Any changes in the professional services provided by me or someone for whom I am legally responsible;
- Any changes in my profession as described in any declarations issued as a result of this application;
- Any change in the location of my practice;
- Any investigation, restriction, suspension or surrender of a state dental license, DEA license or any hospital privileges;
- Any mental or physical condition, that materially impairs my ability to practice dentistry, including treatment for alcohol or substance abuse;
- Any conviction, plea or agreement related to charges of a misdemeanor or a felony (other than a minor traffic offense).

Important Reminder: If the coverage for which you are applying is written on a CLAIMS MADE basis, only claims first made against you and reported to PSIC during the policy period are covered, subject to policy provisions. If you have any questions, please discuss them with your agent.

For residents of all states except Colorado, Maryland, New York, New Jersey, Oregon, Pennsylvania, Tennessee, Virginia and Washington: 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 or knowingly helps with intent to defraud, commits a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

Colorado residents: 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.

Maryland residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New York residents: 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. (11 NYCRR 86.4(a)) {parallel citation Regulation 95}

New Jersey residents: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Oregon residents: 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 or knowingly helps with intent to defraud, may be subject to prosecution for insurance fraud.

Pennsylvania residents: 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.

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

Malpractice Insurance is underwritten by Professional Solutions Insurance Company.

Signature of Applicant

Date

Signature of Soliciting Agent (Please Print Full Name)

Agency Name



Mail to:
14001 University Avenue
Clive, Iowa 50325-8258

Questions:
Phone: 800-864-8026
Fax: 800-600-8170

Email: dental submissions@psicinsurance.com