



32107 Lindero Canyon Road, Suite 228 Westlake Village, CA 91361  
 (805) 413-5668 Phone (805) 367-4521 Fax  
 License No. 0I56077 [blake@insuremyrcfe.com](mailto:blake@insuremyrcfe.com) [www.insuremyrcfe.com](http://www.insuremyrcfe.com)

**DESIRED EFFECTIVE DATE OF COVERAGE:** \_\_\_\_\_

**1. GENERAL INFORMATION** Facility #: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Contact for Inspection: \_\_\_\_\_ E-Mail: \_\_\_\_\_ Web Address: \_\_\_\_\_

**2. APPLICANT IS:** Non Profit:  For Profit:  Other:  (Describe: ) \_\_\_\_\_

Annual Budget \_\_\_\_\_ Years Operational: \_\_\_\_\_

Are you licensed by state or local authorities:  Yes  No If yes, name the authority and provide copies of licenses:

**3. RECORD OF EXISTING INSURANCE: MUST BE COMPLETED IN FULL**

COVERAGE	COMPANY	LIMITS	PREMIUM	EFF. DATE	RETRO DATE
PROFESSIONAL LIABILITY					
GENERAL LIABILITY					
EXCESS AND/OR UMBRELLA					

**A.** If no insurance exists, is this a new venture?  Yes  No

If no, please explain: \_\_\_\_\_

**B.** Is expiring professional liability coverage on a **claims made** policy?  Yes  No **Retroactive Date:** \_\_\_\_\_

If yes, do you desire prior acts coverage?  Yes  No

**C.** Does this policy provide Physical/Sexual Abuse Coverage?  Yes  No

If yes, is this a sublimit?  Yes  No **Limit:** \_\_\_\_\_

**D.** Is coverage claims made?  Yes  No

Retro Date: \_\_\_\_\_ What are the "sub-limits": \_\_\_\_\_

**E. CLAIMS HISTORY**

Has the applicant had ANY Professional Liability or General Liability claims and/or incidents (including Physical/Sexual Abuse) that may give rise to a claim in the past 5 years?  Yes  No

**IF YES, PLEASE DESCRIBE IN DETAIL-DATE CLAIM REPORTED, DATE OF LOSS, ALLEGATIONS, AMOUNT RESERVED / PAID, CURRENT STATUS (OPEN OR CLOSED). USE SEPARATE SHEET IF NECESSARY**

**4. PHYSICAL AND SEXUAL ABUSE**

**A.** Does your employment application include questions about whether the individual has ever been convicted for any crime, including sex-abuse related offense?  Yes  No

**B.** Does your state permit you to do criminal background investigations?  Yes  No

If yes, do you routinely request and receive such background investigations?  Yes  No

**C.** Do you verify employment related references?  Yes  No

If yes: by telephone? \_\_\_\_\_ in person? \_\_\_\_\_

**D.** Does your organization conduct a personal interview?  Yes  No

**E.** Do you have a plan that monitors staff in day-to-day relationships with clients?  Yes  No

**F.** Have you ever had an incident which resulted in an allegation of physical/sexual abuse?  Yes  No

If yes, in a separate attachment please describe in detail each incident.

**5. RISK MANAGEMENT**

- A. Does management have a written "safety program"?  Yes  No
  - If yes, does it contain the following elements:
    - a. loss control  Yes  No
    - b. identification and investigation of potential claims  Yes  No
    - c. safety/security controls and procedures  Yes  No
    - d. written emergency plan including evacuation and transportation  Yes  No
    - e. are staff members made aware of procedures in the event of an emergency?  Yes  No
- B. Do you have a fall prevention program?  Yes  No
  - Does it include the following:
    - a. an assessment tool for determining residents who are at risk of falling  Yes  No
    - b. are falls monitored and tracked so as to assess patterns or trends  Yes  No
    - c. are handrails provided in bathrooms and halls  Yes  No
    - d. are call buttons operational in all rooms  Yes  No
    - e. is there a 24 hour "awake" staff on duty  Yes  No
- C. Are all prospective clients/residents subject to preadmission screening  Yes  No
- D. If you have Alzheimer's residents please answer the following
  - a. there is a specialized unit to handle just these residents  Yes  No
  - b. elopement risk assessment is performed on the resident at the time of admission  Yes  No
  - c. how often are assessments performed? quarterly \_\_\_\_\_ annually \_\_\_\_\_  Yes  No
  - d. staff reports wandering behavior to facility administrator or social worker  Yes  No
  - e. how many elopements have occurred in the past 12 months? \_\_\_\_\_  Yes  No

THE NAMED INSURED **AND** FACILITY DECLARES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE INCEPTION DATE OF THE POLICY PERIOD, IT WILL IMMEDIATELY NOTIFY THE UNDERWRITERS OF SUCH CHANGE. SIGNING OF THIS APPLICATION DOES NOT BIND THE UNDERWRITERS TO OFFER, NOR THE APPLICANT TO ACCEPT, INSURANCE; BUT IT IS AGREED THAT THIS APPLICATION SHALL BE THE BASIS OF THE INSURANCE AND MADE A PART OF THE POLICY SHOULD A POLICY BE ISSUED.

\*Notice applicable in most states:

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 material fact, commits a fraudulent insurance act, which is a crime and may also be subject to civil penalty.

I/We hereby declare that the above statements and particulars are true and I/we agree that this application shall be the basis of the contract with the insurance company.

Application must be signed and dated by **applicant and agent**

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Applicant/Owner/President)  
 Title: \_\_\_\_\_

**Application must be signed and dated by Agent for the Applicant:**

Date: \_\_\_\_\_ Name of Agency: \_\_\_\_\_ Name of Agent: \_\_\_\_\_

## Location Information Supplement

Please fill in a separate form for each location to be insured

1. LOCATION NO. \_\_\_\_\_ Number of Beds This Location \_\_\_\_\_

A. Name of Facility (if different from named insured) \_\_\_\_\_

B. Address: \_\_\_\_\_

**Information that concerns this facility: Please complete.**

A. YEAR OF CONSTRUCTION	
B. NUMBER OF STORIES	
C. OCCUPIED BY APPLICANT (Stories)	
D. Was the building occupied by the insured at this location built specifically for LTC occupancy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "no" has it been modified so that it has necessary safety and security devices as required by Federal, State and local authorities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. PROTECTIVE DEVICES Automatic Sprinklers	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heat Sensors	<input type="checkbox"/> Yes <input type="checkbox"/> No
Smoke Detectors	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. FIRE ESCAPES	# _____
G. Swimming Pool	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Year of Updates in Construction	Year: _____
*Plumbing	<input type="checkbox"/> Yes <input type="checkbox"/> No
*Wiring	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Owned or Leased	
<b>ATTACH Property Acord forms 125 &amp; 140 (IMPORTANT)</b>	

**2. DESCRIPTION OF SERVICES PROVIDED**

**Basic Care/ Independent Living:** Basic Care is defined as non-medical, aged including developmentally disabled and trained retarded persons. Residents are 100% ambulatory. The goal of the facility is to provide a protective environment where the client is responsible for his/her own care.

Number of Licensed Beds \_\_\_\_\_ Number Occupied \_\_\_\_\_

**Intermediate Care/Assisted Living:** Intermediate care is defined as limited medical care provided. All non-ambulatory residents are on the ground floor if the facility is more than one story. Usually 10% or less of the population will include residents with dementia. The care provided includes help with daily living and personal care issues such as walking, and meals. Dispensing of medication prescribed by the clients' personal physician is acceptable.

Number of Licensed Beds \_\_\_\_\_ Number Occupied \_\_\_\_\_

**Alzheimer's Care:** Includes residents who are senile – aged; up to and including those with full blown Alzheimer's disease.

Number of Licensed Beds \_\_\_\_\_ Number Occupied \_\_\_\_\_

**Skilled Care:** Skilled Care provides more intensive care that goes beyond intermediate or assisted living care and usually provides complex nursing such as IV's, tube feeding and critical medication dispensing.

Number of Licensed Beds \_\_\_\_\_ Number Occupied \_\_\_\_\_

**3. AGE CENSUS**

Current Age Groups			Current Patient Census – residents receiving services related to:		
Age Group	# of Beds that are Designated/Licensed	# of occupied beds	Service	# Ambulatory	# Non-Ambulatory
Less than 21			Alzheimers		
21-49			Aged but mentally functional		
50-55			Aged but physically functional		
Over 55			Aged but mentally and physically functional		
			Other		

**NUMBER OF RESIDENTS USING:**

- A. Wheelchairs \_\_\_\_\_ Canes \_\_\_\_\_ Walkers \_\_\_\_\_ Scooters \_\_\_\_\_
- B. Total number of residents at this location? \_\_\_\_\_

**4. CURRENT ADMINISTRATION PLEASE COMPLETE THE CHART BELOW**

Position	Name	How many yrs. in this position as this facility?	How many yrs. experience in this position?	How many hours are worked per week?	Employee or independent contractor?
Administrator					
Director of Nurses (DON)					
Medical Director					
Risk Manager					

**5. With respects to the Administrator:**

- 1. Who is in charge when the administrator is absent (provide name and title)? \_\_\_\_\_
- 2. How many administrators has the facility employed in the past 10 years? \_\_\_\_\_

**6. STAFFING RATIO**

**Actual number of direct care staff working at a time on each shift.**

- 1. First Shift \_\_\_\_\_
- 2. Second Shift \_\_\_\_\_
- 3. Third Shift \_\_\_\_\_