



## GENERAL LIABILITY SUPPLEMENT FOR USE WITH MEDICAL PROFESSIONAL APPLICATIONS

\*Please complete if GL coverage is desired\*

### SECTION I – GENERAL INFORMATION

1) Full Name of Applicant:

2) Mailing Address:

3) Do you currently carry General Liability Insurance?

Yes    No

4) On what form is your current GL Coverage?

Occurrence

Claims Made

5) If current General Liability coverage is Claims Made, please provide Retroactive Date:

Please include a copy of your current General Liability declarations page, if applicable.

### SECTION II – YOUR LOCATIONS

IF YOU HAVE MORE THAN FIVE (5) LOCATIONS, PLEASE PROVIDE A SPREADSHEET WITH THE INFORMATION BELOW FOR EACH LOCATION.

6)

Loc #	Facility Name	Address	Description / Use	Square Footage
1				
2				
3				
4				
5				

	Location 1	Location 2	Location 3	Location 4	Location 5
Own or Lease	Own Lease	Own Lease	Own Lease	Own Lease	Own Lease
% occupied by applicant	%	%	%	%	%
Are there other occupants?	Yes No	Yes No	Yes No	Yes No	Yes No
# of beds / units (if applicable)					

### SECTION III – FIRE-LIFE SAFETY INFORMATION

- 6) Are all of your locations equipped with:
- |   |     |    |
|---|-----|----|
| a. Complete sprinkler system?                       | Yes | No |
| b. At least two clearly marked exits on each floor? | Yes | No |
| c. Smoke detectors?                                 | Yes | No |
| d. Emergency electrical system?                     | Yes | No |
| e. Heat sensors?                                    | Yes | No |
| f. Fire escape(s)?                                  | Yes | No |
| g. Posted emergency evacuation procedures?          | Yes | No |
| h. Properly maintained fire extinguishers?          | Yes | No |

**Please attach a separate sheet detailing any No answers.**

### SECTION IV – OTHER PREMISES EXPOSURES

- 7) Are any of the following provided:
- |  |     |    |
|--|-----|----|
| a. Sale of any food or drinks?   | Yes | No |
| b. Recreational facilities?  | Yes | No |
| c. Gym or exercise equipment available to members or the public?                     | Yes | No |
| d. Swimming pool on any premises?  | Yes | No |
| e. Daycare or childcare services?  | Yes | No |
| f. Sponsor any sporting or social events?  | Yes | No |
| g. Hold any fundraising events?  | Yes | No |
| h. Provide alcohol with any of your events or services?                              | Yes | No |
| i. Participation in trade shows, exhibits or conventions?                            | Yes | No |
| j. Any plans for new construction or renovations during the next twelve (12) months? | Yes | No |

**Please attach a separate sheet detailing any Yes answers.**

### SECTION V – PRODUCTS AND EQUIPMENT SOLD OR LEASED

- 8) Do you loan, lease or rent equipment to others? Yes No
- |   |    |
|---|----|
| a. Annual gross revenue <u>for equipment rental</u> ?             | \$ |
| b. With or without operator (technician)? Please provide details: |    |
| c. Who is responsible for equipment maintenance?                  |    |

- 9) Do you sell durable medical equipment? Yes No  
**If Yes, please complete the following table:**

Medical Equipment Suppliers Revenue:

	Annual Sales	Annual Lease/Rental
<b>Category I: Expendable Items</b> (i.e. adhesive tape, bandages, hypodermic needles)		
<b>Category II: Non-Expendable Items</b> (i.e. hospital beds, bathroom safety bars, canes, walkers, wheelchairs, crutches, IV stands, etc.)		
<b>Category III: Diagnostic or Treatment Devices</b> (i.e. oxygen, IV pumps, blood pressure gauges, transmitting devices)		
<b>Category IV: Life Sustaining or Critical Life Monitoring Equipment or Devices</b> (i.e. dialysis machines, heart/lung machines, ventilators, etc.)		

## SECTION VI – ADVERTISING

- 10) Do you use an advertising agency? Yes No
- 11) Do you obtain proper consents and utilize contractual agreements prior to using the image/oral/written publication of any person/celebrity? N/A Yes No
- 12) Website address:

## SECTION VII – ADDITIONAL INSUREDS

- 13) Please list all parties that should be considered for additional insured status.

Include a copy of the contract for each entity and a certificate of insurance evidencing GL coverage in place.

NAME AND ADDRESS	RELATIONSHIP TO APPLICANT

- 14) Are you operating under a franchise agreement? Yes No
- 15) Name of Franchisor:

## SECTION VIII – PRODUCTS & COMPLETED OPERATIONS

**Please attach a separate sheet detailing any Yes answers, along with a list of products sold.**

**If product labels cannot be found on your website, please include copies with this application.**

- 16) Do you sell any products? Yes No
- If No, and you don't have any product sales, please skip to question 34.

- 17) Advise total gross revenue **from product sales:**
- a. Last twelve (12) months: \$
- b. Next twelve (12) months: \$
- 18) Any herbal supplements, homeopathic remedies, and/or nutraceuticals? Yes No
- 19) Do any of your products include:
- a. Caffeine exceeding 300 mg per servicing (all sources)? Yes No
- b. Cannabidiol (CBD) hemp products? Yes No
- c. Class I & Class II Medical Products / Devices? Yes No
- 20) Do you mix or compound any ingredients? Yes No
- 21) Is a prescription required for any of the products you sell? Yes No
- 22) Are products of others sold or re-packaged under your label? Yes No
- 23) Do all of your labels include a disclaimer that the FDA has not evaluated the claims on your labels and that your products are not intended to diagnose, treat, cure or prevent any diseases? Yes No
- 24) Do you obtain Certificates of Insurance from all suppliers evidencing Product Liability Insurance? Yes No
- 25) Are foreign products sold, distributed, or used as components? Yes No
- 26) Have any of your products been recalled, discontinued or changed? Yes No
- 27) Do you offer training or instruction to the user of your products? Yes No
- 28) Do you offer guarantees, warranties or Hold Harmless agreements with your products? Yes No
- 29) Do you install, service or demonstrate products? Yes No
- 30) Is research and development conducted on new products? Yes No
- 31) Are any new products planned in the next year? If yes, please provide explanation. Yes No
- 32) Are you a manufacturer, wholesaler or importer of products to others? Yes No
- If Yes, please answer the following questions and attach a separate sheet detailing any No answers, along with copies of product labels (if not available on website).**
- a. Are all warning labels and instructions for use reviewed by outside legal counsel? Yes No
- b. Has legal counsel reviewed your labeling and confirmed it is in compliance with regulations established by the FDA and FTC? Yes No
- c. Have you conducted or are you planning to conduct human clinical trials to substantiate your product claims? Yes No
- 33) Are you making any structure/function claims for your products on labels, websites or other marketing materials? Yes No
- a. Do you maintain documentation that substantiates each claim you make?  
If Yes, explain the documentation and length of time records are retained: Yes No

## SECTION IX – PRIOR GENERAL LIABILITY COVERAGE HISTORY

34) List prior general liability insurance carried for each of the past five (5) years. If NONE, check this box

Insurance Company	Limits of Liability	Deductible	Premium	Expiration Mo/Day/Yr	Was this a Claims Made Policy Form?		Retro Date
					Yes	No	
					Yes	No	
					Yes	No	
					Yes	No	
					Yes	No	
					Yes	No	

## SECTION X – CLAIMS

PLEASE PROVIDE 5 YEARS OF CURRENTLY VALUED LOSS RUNS.

35) Has any general liability claim or suit been brought against you and/or any of your employees? Yes No

If Yes, please complete a [Supplemental Claim Information Form](#) for each and every claim or suit.

36) Are any persons or entities proposed for this insurance aware of any fact, circumstance, or situation which may result in a GL claim, and has not been reported to your current GL insurance carrier? None to Report Yes No

If Yes, provide details:

37) Are you aware of any incident, condition, circumstance, defect or suspected defect in any product, which may result in a claim or claims against you that are not listed above? None to Report Yes No

If Yes, provide details:

**Applicable in AL, AR, DC, LA, MD, NM, RI and WV:** Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or 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. \*Applies in MD only.

**Applicable in CO:** 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.

**Applicable in FL and OK:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \* Applies in FL only.

**Applicable in KS:** Any person who knowingly and with intent to defraud, presents, causes to be presented, or prepares with knowledge or belief that it will be presented, to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in KY, NY, OH and PA:** 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY only.

**Applicable in ME, TN, VA, and WA:** 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 and denial of insurance benefits. \*Applies in ME only.

**Applicable in NJ:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR:** Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in PR:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

**Applicable in all other 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 understand that this is an application for insurance only and that the completion and submission of this Application does not bind the Company to sell nor the applicant to purchase this insurance. I/We hereby declare that the above statements and particulars are true and I/we agree that this Application shall be the basis for any contract of insurance issued by the Company in response to it.

Electronic Signature of Applicant or Authorized Representative:

Title:

Date:

**If you prefer not to return the questionnaire with an electronic signature, please print and sign.**