



Pennock Insurance, Inc.

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pennockins.com

Halfway House General Liability Application

Applicant's Name _____

 Mailing Address _____

 Location _____

 Web site Address _____

Agency Name _____
 Agent _____
 Address _____

 E-Mail _____
 Phone _____

PROPOSED EFFECTIVE DATE: From _____ To _____ 12:01 A.M., Standard Time at the address of the Applicant

Applicant is: Individual Corporation Partnership Joint Venture
 Limited Liability Company Other (Specify): _____

ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE "NOT APPLICABLE"

Limits Of Liability and Deductible Requested:

General Aggregate (other than Products/Completed Operations)	\$
Products & Completed Operations Aggregate	\$
Personal & Advertising Injury (any one person or organization)	\$
Each Occurrence	\$
Damage To Premises Rented To You (any one premise)	\$
Medical Expense (any one person)	\$
Errors and Omissions	Each Claim \$
	Aggregate \$
Sexual and/or Physical Abuse	<input type="checkbox"/> \$ 25,000/\$ 50,000 (included)
	<input type="checkbox"/> \$ 50,000/\$100,000
	<input type="checkbox"/> \$100,000/\$300,000
Other Coverages, Restrictions, and/or Endorsements:	\$
Deductible	\$

1. **Applicant operates as:** Profit Nonprofit Number of years in operation: _____

2. **How long under present management?** _____ (If fewer than five years, attach principals' resumes. If principals in the firm do not have a health care background, then also include the resume of the individual responsible for hiring, screening and monitoring the work activities of your employees.)

3. **Is facility owned by physician(s)?** Yes No
If yes, is physician(s) involved in day-to-day operations? Yes No

4. **Type of operation:**

- | | |
|---|---|
| <input type="checkbox"/> Birth control, pregnancy or abortion counseling/clinic | <input type="checkbox"/> Non-medical drug and alcohol rehabilitation center |
| <input type="checkbox"/> Blood testing or communicable disease clinic | <input type="checkbox"/> Outpatient aftercare and support program (AA, Al-Anon, etc.) |
| <input type="checkbox"/> Crises center (rape, domestic violence, etc.) | <input type="checkbox"/> Outpatient counseling or guidance center |
| <input type="checkbox"/> Halfway house | <input type="checkbox"/> Prisoners work-release or rehabilitation program |
| <input type="checkbox"/> Healthcare clinic | <input type="checkbox"/> Psychiatric institution |
| <input type="checkbox"/> Homeless shelter | <input type="checkbox"/> Youth hostel |
| <input type="checkbox"/> Hospice facility | |
| <input type="checkbox"/> Mission or settlement house | |

Describe type of operation and services provided (attach brochure and/or advertising material if available):

5. **Does applicant provide any off-premises health care services?** Yes No
If yes, advise: _____

6. **Operations conducted in the following states:**

State: _____ Licensed with state? Yes No License No.: _____

State: _____ Licensed with state? Yes No License No.: _____

State: _____ Licensed with state? Yes No License No.: _____

7. **Has license ever been revoked?** Yes No
If yes, please explain: _____

8. **Name all subsidiary companies/locations and others coming under applicant's control** (if none, please state):

9. **Has the applicant sold, acquired or discontinued any operations in the last five years?** Yes No
If yes, please explain: _____

10. **Is at least one of the principals or an Administrator/Director involved in the operation on a full-time basis?** Yes No

11. **Physical features of risk:**

- a. Year built: _____
- b. Construction of building: _____
- c. Number of floors: _____ On which floor(s) is applicant located? _____
Square foot area occupied by the applicant: _____

- d. Equipped with sprinkler system?..... Yes No
 Equipped with fire alarm?..... Yes No
 Central station Local alarm
 Equipped with smoke detectors? Yes No
 How many on each floor? _____
- e. Number of fire extinguishers on premises: _____ Number of fire escapes: _____
- f. Is smoking allowed on premises? Yes No
 If yes, where is it permitted? _____
- g. Is there a swimming pool or hot tub/spa on premises?..... Yes No
 If yes:
 - Number of pools? _____
 - Are the pools fully fenced with self-latching gates? Yes No
 - Are the rules posted?..... Yes No
 - Is there life-safety equipment at poolside? Yes No
 - Is there a diving board, platform, or slide?..... Yes No
 - If yes, height of each: _____
 - Are all swimming pools, wading pools, hot tubs and spas in compliance with the federal Virginia Graeme Baker Pool and Spa Safety Act? Yes No
- h. Was building originally built for this type of occupancy? Yes No

12. Emergency procedures:

- a. Do you have a written Emergency Evacuation Plan?..... Yes No
- b. Does your plan include advance agreement of transportation and temporary shelter?..... Yes No
- c. Are evacuation procedures posted in all parts of your facility? Yes No
 Bilingual? Yes No
- d. How often are drills conducted? _____

13. State patients'/residents' ages—from _____ (youngest) to _____ (oldest) Average age: _____

14. Physicians on premises, if any, are:

- Private practitioners (personal physicians of the resident)
 - Employees of the applicant
 - Contracted physicians through written contract with applicant
- If contracted physician, are certificates (evidence) of professional liability insurance required and kept on file? Yes No

15. Do services provided include Infusion Therapy? Yes No

- Dialysis?..... Yes No
- Physical therapy?..... Yes No
- Does treatment process involve the administration of methadone or other drugs? Yes No

16. Are employees authorized to use their personal vehicles to transport residents or patients? Yes No

17. Are residents/patients placed in applicant's facility by court order?..... Yes No

18. Any involvement in medical detoxification?..... Yes No

19. Does facility accept prisoners?..... Yes No

20. Does facility accept teens with a past history of violence or attempted suicide?..... Yes No

21. Does facility provide pregnancy and/or abortion counseling services? Yes No
22. Does facility, if an inpatient facility, accept children under the age of eighteen (18)?..... Yes No
 If yes, does applicant also require the child's guardian to be in residence at the same facility? Yes No
23. Is facility a foster home or foster care facility? Yes No
24. Does facility provide inpatient services or permanent housing for either of the following:
- a. **Developmentally Disabled**—Adults or children able to care for themselves despite their disability or mental retardation. Examples of this category include Downs Syndrome, autism and brain injuries. This category does not include individuals whose primary diagnosis is an emotional or mental illness..... Yes No
 - b. **Mentally Disabled**—Adults or children able to care for themselves (with substantial numbers able to hold jobs). Behavior is controlled through medication and monitored by their personal physician. This category would include individuals whose primary diagnosis is an emotional or mental illness including but not limited to schizophrenia, psychopathic and sociopathic diagnosis. Yes No
25. Does the applicant provide bed and board facilities? Yes No
 If yes, number of beds: _____
 Length of stay: from _____ (shortest) to _____ (longest) Average: _____
26. Does the applicant provide outpatient services?..... Yes No
 If yes, number of annual outpatient visits: _____
27. Explain arrangement for medical emergencies (i.e., M.D. on call, transfer arrangements with hospital, etc.):

28. As part of hiring/screening of new employees, does applicant:
- a. Obtain copies of their professional licenses/certifications?..... Yes No
 - b. Contact applicants' references before they are hired?..... Yes No
 - c. Require that they carry their own professional liability policy? Yes No
29. Total number of employees: _____
30. Does applicant have Workers' Compensation coverage in force? Yes No
31. Does applicant have any contractual agreements wherein applicant assumes the liability of others?..... Yes No
 If yes, please attach a list of each entity that has requested to be named as an additional insured and the type of service(s) applicant provides.
32. Any other premises or operations exposures not stated in this application? Yes No
 If yes, attach a complete description and underwriting/rating information.
33. During the past five years, have any claims been made or suits brought against the applicant because of alleged malpractice, error, mistake or premises accident arising in any manner out of applicant's operation? Yes No
 If yes, date: _____
 If yes, please explain: _____

34. During the past three years, has any company canceled, declined, or refused similar insurance to the applicant (Not applicable in Missouri)?..... Yes No
 If yes, please explain: _____

35. Does risk engage in the generation of power, other than emergency back-up power, for their own use or sale to power companies?..... Yes No

If yes, describe: _____

36. Does applicant have other business ventures for which coverage is not requested? Yes No

If yes, explain and advise where insured: _____

37. Schedule of Hazards:

Loc. No.	Classification Description	Class. Code	Exposure	Premium Bases
				(s) Gross Sales (p) Payroll (a) Area (c) Total Cost (t) Other

38. Prior Carrier Information:

	Year:	Year:	Year:	Year:	Year:
Carrier					
Policy Number					
Coverage					
Occurrence or Claims Made					
Total Premium					

39. Loss History—Five Year Period:

Indicate all claims or losses (regardless of fault and whether or not insured) or occurrences that may give rise to claims for the prior five years. **Check if no losses last five years.**

Date of Loss	Description of Loss	Amount Paid	Amount Reserved	Claim Status (Open or Closed)

This application does not bind the applicant nor the Company to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

FRAUD WARNING: 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 applicable in Nebraska, Oregon and Vermont.**

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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

WARNING TO DISTRICT OF COLUMBIA APPLICANTS: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: 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 in the third degree.

NOTICE TO LOUISIANA 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 OHIO APPLICANTS: Any person who knowingly and with intent to defraud any insurance company 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 OKLAHOMA APPLICANTS: 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 MAINE 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 MARYLAND APPLICANTS: 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.

NOTICE TO MINNESOTA APPLICANTS: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

FRAUD WARNING (Applicable in Tennessee, Virginia and Washington): 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.

NOTICE TO 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 NEW YORK APPLICANTS (Other than automobile): 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.

APPLICANT'S NAME AND TITLE: _____

APPLICANT'S SIGNATURE: _____ DATE: _____
(Must be signed by an active owner, partner or executive officer)

PRODUCER'S SIGNATURE: _____ DATE: _____

PRODUCER'S ADDRESS: _____

PRODUCER'S LICENSE NUMBER: _____

NAME AND PHONE NUMBER OF INDIVIDUAL TO CONTACT FOR INSPECTION/AUDIT: _____

IMPORTANT NOTICE

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.