

# Dentists Professional Liability Application

AMERICAN CASUALTY COMPANY OF READING, PA  
333 S. Wabash, Chicago, IL 60604

**NOTICE:** THERE MAY BE BOTH OCCURRENCE COVERAGES AND CLAIMS MADE COVERAGES IN THIS POLICY. CLAIMS MADE COVERAGE IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE AGAINST AN INSURED AND REPORTED IN WRITING TO US DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. PLEASE READ THE POLICY CAREFULLY AND DISCUSS THE COVERAGE THEREUNDER WITH YOUR INSURANCE AGENT OR BROKER.

## A. GENERAL INFORMATION

Please type or print. EVERY ITEM MUST BE COMPLETED. If not applicable, write N/A. If additional space is required, please provide your answers on a separate sheet of paper.

1. \_\_\_\_\_ DDS \_\_\_\_\_  
FIRST NAME MIDDLE INITIAL LAST NAME DMD \_\_\_\_\_

2. \_\_\_\_\_  
NATIONAL PROVIDER ID #

3. Primary Mailing Address:

STREET CITY COUNTY STATE ZIP

4. Are you currently employed as a dentist?.....  Yes  No

- a. If Yes, provide the Primary Office Location/Address if different from the mailing address
- b. If No, provide the city and state where you are looking for employment

STREET CITY COUNTY STATE ZIP

5. Contact Information:

a. (\_\_\_\_\_) BUSINESS PHONE NUMBER      b. (\_\_\_\_\_) RESIDENCE PHONE NUMBER      c. \_\_\_\_\_ E-MAIL ADDRESS

d. (\_\_\_\_\_) FAX NUMBER      e. (\_\_\_\_\_) CELL PHONE NUMBER      f. \_\_\_\_\_ WEB PAGE URL

6. Do you own your own practice?.....  Yes  No (If Yes, a full detailed application will need to be completed)

- a. If you own your own practice, please provide the name of the practice: \_\_\_\_\_

## B. EDUCATION

1. Are you a General Dentist?.....  Yes  No

2. If limiting your practice to a specialty, are you licensed in that specialty?.....  Yes  No

3. What is your specialty?

- Periodontist       Prosthodontist       Endodontist
- Pediatric Dentist       Orthodontist       Oral Pathologist
- Oral Surgeon       Public Health Dentist       Oral Radiologist

4. List your training and education. (If more space is required, use a separate sheet of paper).

a. \_\_\_\_\_ DATE COMPLETED  
U.S. DENTAL SCHOOL/DEGREE

CITY STATE COUNTRY

b. \_\_\_\_\_  
PROGRAM

c. Are you a Foreign Dental School Graduate? .....  Yes  No

NAME OF FOREIGN DENTAL SCHOOL DATE COMPLETED

COUNTRY PROFESSIONAL DEGREE

d. \_\_\_\_\_ DATE COMPLETED  
RESIDENCY LOCATION

e. \_\_\_\_\_  
POST GRADUATE CERTIFICATION – CV/CE LISTING

f. \_\_\_\_\_  
SPECIALTY

g. \_\_\_\_\_ DATE COMPLETED  
SPECIALTY LICENSE # (IF APPLICABLE)

## C. COVERAGE AND PRACTICE INFORMATION

1. Requested Policy Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
M D Y

2.  **Claims Made** Professional Liability Only Coverage OR  **Occurrence** Professional Liability Only Coverage  
 (If Claim Made form is chosen, your retroactive date will be the requested policy effective date.)

### DENTAL PROFESSIONAL LIABILITY LIMITS

\$500,000/\$1,500,000

\$1,000,000/\$3,000,000

\$1,300,000/\$3,900,000 (NY Only)

Please check desired limit option above

3. Do you perform or anticipate that you will be performing IV, IM, sub-cutaneous or other injected forms of conscious sedation and/or general anesthesia (deep sedation)? .....  Yes  No  
 If "Yes", a full detailed application will be needed.

4. Do you own, offer or operate a dental laboratory or any other business enterprise, either in conjunction with your practice or not? (E.g. spa services, consulting services, etc.) .....  Yes  No  
 If "Yes", please describe: \_\_\_\_\_

## D. CLAIMS AND EXPERIENCE INFORMATION

If you answer "Yes" to questions 1 or 2 below, please provide on a separate sheet of paper the information requested below for each claim.

- |                            |   |   |
|----------------------------|---|---|
| (a) Claimant's Name,       | (d) If claim is closed, the total amount paid,                                    | (f) Description of claim including alleged error according to the claimant and your description of your treatment and extent of injury sustained. |
| (b) Date of Alleged Error, | (e) If claim is pending, the claimant's demand amount and insurer's loss reserve, |   |
| (c) Name of Insurer,       |   |   |

- Has there ever been or are you aware of any malpractice claim or suit filed against you or your corporation/partnership/association? .....  Yes  No
- Please answer the following. For any "Yes" answers, please explain on a separate sheet of paper.
  - Have you ever had any disciplinary action, restriction, suspension, probation or revocation of a license to practice dentistry? .....  Yes  No
  - Have you ever had any disciplinary action, restriction, suspension, probation or revocation of a license to administer or prescribe drugs? .....  Yes  No
  - Other than traffic violations, have you ever been convicted of a crime? .....  Yes  No
  - Have you ever been declined or cancelled for any Dental Professional Liability Insurance? (MISSOURI RESIDENTS: DO NOT ANSWER) .....  Yes  No

**Please read the following Representations carefully and sign and date this application on Page 4.  
 Applications can not be accepted without a valid signature.**

### Representations

By signing this application you, the applicant, agree with us, the Company that:

- You have made a comprehensive internal inquiry or investigation to determine whether anyone in your organization is aware of any actual or alleged fact, circumstance, situation, act, error or omission which may reasonably be expected to result in a claim, and have divulged any and all such situations in Questions D.1 and D.2 of this application; and
- The application and attachments, and all of the statements and answers given therein are:
  - Accurate and complete to the best of your knowledge;
  - Representations you are making on behalf of all persons and entities proposed to be covered;
  - A material inducement to us to provide a proposal for insurance and any policy issued by us is issued in specific reliance upon these representations; and
- You agree to report to us in writing any material change in your operations, conditions, or answers provided in this application that may occur or be discovered after the completion date of the application and before the effective date of the policy. On receipt of such written notice, we have the right to modify or withdraw any proposal for insurance we have offered, at our sole discretion.
- You authorize us, our agents and representatives to secure claims information from your current and previous insurance carriers.
- The discovery of any fraud, intentional concealment, or misrepresentation of material fact will render this Policy, if issued, void at inception.
- If this application is for Claims Made coverage, only claims first made against you and reported to us during the policy period or any applicable extended reporting period are covered, subject to the policy provisions.

**NOTICE TO 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA 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 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 AUTHORITIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: 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 OF THE THIRD DEGREE.

**NOTICE TO KANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED 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 MATERIAL 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.

**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 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 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.

**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.

**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.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**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 (365:15-1-10, 36 §3613.1).

**NOTICE TO OREGON 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, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**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 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 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 INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO VERMONT APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

## SIGNATURE

Signing of the application does not bind you or us.

Administrated By:

\_\_\_\_\_  
SIGNED (APPLICANT)

\_\_\_\_\_  
PRODUCER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
LICENSE NUMBER

\_\_\_\_\_  
TITLE (MUST BE SIGNED BY AUTHORIZED OFFICER)

\_\_\_\_\_  
ADDRESS

### Return completed application to:

Dentist's Advantage  
1100 Virginia Drive, Suite 250  
Fort Washington, PA 19034

Or fax it to 877.250.1527

Questions? Call 888.778.3981

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