

# INSTRUCTIONS FOR COMPLETING THE ANTI-AGING SERVICES APPLICATION TO PROTECT YOUR BEMER BUSINESS

Application available at [mcdonaldagency.com/shop-online](http://mcdonaldagency.com/shop-online)

BEMER Distributors are now able to apply for Professional Liability coverage to protect your assets and your business. Please call Dave Trapp or Jim McDonald of the Stanley McDonald Agency at 800-344-3948 with any questions you may have while completing the application.

After completing the application, we will email you a quote for coverage. If you would like to proceed with binding coverage, you can complete the paperwork to remit payment or set up financing. Coverage is bound when we receive all required paperwork and payment.

## **Anti-Aging Services Application Instructions – Please read carefully.**

(N/A indicates the section does not apply and you do not need to complete.)

Question Number	
<b>1-10</b>	<b>Must Complete</b>
<b>11.a.</b>	Indicate N/A for each – In the Other space, <b>enter “Only Doing BEMER Business”</b>
<b>11.b. -11.c.</b>	N/A – Indicate No for All
<b>11.d. 1-4</b>	<b>Must Complete</b>
<b>12 – 13</b>	<b>Must Complete</b>
<b>14.a.</b>	N/A – In the Other space, <b>enter “Only doing BEMER Business”</b>
<b>14.b. – 21</b>	<b>Must Complete</b>
<b>22</b>	Complete only if you have had previous Professional Liability coverage
<b>23-29</b>	<b>Must Complete</b>
<b>Page 6 -Signatures</b>	If applicant is a company, include legal name, signature of officer or manager, and date.

10/10/18

Thank you for your business.



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**Applicant Information**

1. Applicant name:
2. Principal business address (attach separate sheet if more than one location):
3. Telephone number:
4. Website:  Email:
5. Date established:

6. Applicant's practice is a:
 

<input type="checkbox"/> Solo practitioner (unincorporated)	<input type="checkbox"/> Solo practitioner (incorporated)
<input type="checkbox"/> Corporation (for-profit)	<input type="checkbox"/> Corporation (non-profit)
<input type="checkbox"/> Professional Association	
<input type="checkbox"/> Other (please describe):	

7. Please state sources and amounts of total revenue:
 

	Amount last 12 months	Estimated next 12 months
Fee for services	\$	\$
Product sales	\$	\$
Other (explain)	\$	\$
<b>TOTAL gross revenue:</b>	\$	\$

**Operations, Activities, & Staffing**

If applicant has a training school, complete questions 8 and 9 below:

8.
 

	Max No. of students per session	No. of sessions per year	Number of faculty per session	Qualification of faculty (e.g. MD RN)

9. What is the total number of faculty members?

10. List all manufactured equipment and drugs used in the applicant's practice and the purpose for which each is used:

11. a. Indicate the number of applicant's staff:

	Employed	Contracted
Aesthetician		
Electrologist		
Laser technician		
Massage therapist		
Medical Assistant		
Nurse Practitioner		
Physician		
Physician Assistant		
Registered Nurse		
Other (specify)		

b. Are all of the above individuals licensed in accordance with applicable state and federal regulations? Yes  No

If No, please attach explanation.

c. i. Do you require contracted staff to carry their own Professional Liability Insurance? Yes  No

ii. If Yes, do you maintain Certificates of Insurance to confirm such coverage? Yes  No

d. Has the applicant or have any of the above employees: (Attach detailed explanation for any "Yes" answers)

i. ever been the subject of disciplinary or investigative proceedings or reprimand by a governmental or administrative agency, hospital or professional association? Yes  No

ii. ever been convicted for an act committed in violation of any law or ordinance other than traffic offenses? Yes  No

iii. ever been treated for alcoholism or drug addiction? Yes  No

iv. ever had any state professional license or license to prescribe or dispense narcotics refused, suspended, revoked, renewal refused or accepted only on special terms or ever voluntarily surrendered same? Yes  No

12. Do you operate any of the following equipment on your premises?

Infrared sauna Yes  No  Steam room Yes  No

Float tank Yes  No  Tanning bed Yes  No

13. Are any mergers, acquisitions, divestitures, or a complete sale of your business planned in the next 12 months? Yes  No

If Yes, please explain:

14. a. Provide the following information for all procedures performed, include proof of training/certification, informed consent forms, and client selection protocols:

Procedure Name	Performed By	Number of Procedures (performed annually)
<b>DAY SPA</b>		
Massage		
Facial		
Chemical peels		
Cosmetology (hair/nails/waxing)		
Microdermabrasion		
Teeth whitening		
Colon hydrotherapy		
Permanent makeup (incl. microblading)		
<b>INJECTIONS</b>		
Botox injections		
Dermal fillers: Specify type:		
Sclerotherapy		
Mesotherapy		
Platelet Rich Plasma		
Stem cell therapy: Specify type:		
<b>LASER &amp; LIGHT &amp; RF</b>		
Class III		
Intense Pulsed Light		
Class IV: Specify type & use:		
Radiofrequency: Specify type & use:		
Plasma pen		
<b>HORMONE THERAPY</b>		
Bio-identical hormone replacement therapy		
HCG therapy for weight loss		
Other (describe):		
<b>SURGICAL</b>		
Liposuction: Specify type:		
Plastic surgery: Specify type:		
Thread-lifts		
Hair transplants		
Other (describe):		
<b>OTHER</b>		
Cryotherapy		
Ultrasound cellulite reduction		
IV therapy: Specify type:		
Other (describe):		

- b. Are any of the above procedures performed by a physician or dentist? Yes  No   
 If Yes, does the physician(s) or dentist(s) have Medical Malpractice Liability Insurance for this activity? Yes  No   
 If No, please submit a Physician Supplemental application and C.V. for each physician or dentist to be included.

**Risk Management**

15. Are informed patient consent forms outlining the risks and benefits of, and alternatives to, treatment required to be signed and dated by all patients receiving laser, injection, hormone therapy, or surgical treatments? Yes  No   
 Do not perform
16. Is patient skin typing performed prior to all class IV laser or IPL treatments? Yes  No   
 Do not perform
17. Is formal (not in-house), hands-on training required for anyone performing laser or injection treatments? Yes  No   
 Do not perform
18. Do you require background checks for all staff that will be in closed-door treatment rooms with clients? Yes  No   
 Do not perform
19. Do you have formal, written sexual misconduct policies and procedures outlining appropriate staff-client interactions? Yes  No   
 Do not perform
20. Do you train staff on how to appropriately drape a client during massage therapy? Yes  No   
 Do not perform
21. Is a licensed physician medical director onsite or readily available for consult when performing any class IV laser, IPL, or injection treatments? Yes  No   
 Do not perform

**Insurance and Claims History**

22. List prior professional liability insurers for the past 5 years (if none, check here ):

Insurer	Dates Covered (From-To) mm/dd/yyyy	Limits of Liability per Claim/Aggregate	Deductible	Premium	Coverage Type: Occurrence or Claims-Made
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	

23. If the current/expiring policy is on a Claims-Made form, what is the retroactive date?

24. Is the applicant currently insured under a commercial general liability policy, including products and completed operations coverage? Yes  No   
If Yes, please list below, if none, check here :

Insurer	Dates Covered: (From-To) mm/dd/yyyy	Limits of Liability per Claim/Aggregate	Deductible	Premium	Coverage Type: Occurrence or Claims-Made
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	

25. If the current/expiring policy is on a Claims-Made form, what is the retroactive date?

26. Has any similar insurance ever been declined or cancelled? Yes  No   
If Yes, please attach an explanation.

27. Does any person to be insured have knowledge or information of any act, error or omission which might reasonably be expected to give rise to a claim against him/her? Yes  No   
If Yes, please attach complete details including a description of the incident(s).

28. After inquiry have any claims been made against any proposed Insured(s) during the past five (5) years? Yes  No   
If Yes, please complete a Supplemental Claims Information Form for each claim.

29. How many claims have been made in the last five (5) years?

**APPLICATION DISCLOSURES:**

If there is any material change in the answers to the questions in this Application before the proposed policy inception date, you must notify us in writing and any outstanding quote for insurance coverage may be modified or withdrawn.

Your submission of this Application does not obligate us to issue, or you to purchase, a policy. You authorize us to make any inquiry in connection with this Application.

All written statements and materials furnished to us in conjunction with this Application are incorporated into this Application and made a part of it.

**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 containing any false information, or conceals for the purpose of misleading, information concerning any material fact, commits a fraudulent insurance act, which is a crime.**

**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.**

I DECLARE that, after inquiry, the above statements and particulars are true and I have not suppressed or misstated any material fact and that I agree that this application shall be the basis of the contract with the Underwriters.

Name of applicant:

Signature of person authorized to execute on behalf of the applicant:

Name/title of person authorized to execute on behalf of the applicant:

Date:

This application form duly completed, together with any supplementary information, must be signed in ink or by electronic signature by the person indicated.

Signing of this form does not bind the applicant or the Underwriters to complete this insurance.

**A copy of this application should be retained for your records.**