



Outpatient Counseling

Occurrence Form

Group Entity/Corporate or Non-Profit Coverage Application

NOTE: This program is designed specifically for outpatient mental health and allied health services.

| | |
|------------------------------|--|
| Applicant Information | <i>For office use only: Approved _____ Effective Date: _____</i> |
|------------------------------|--|

1. Contact Information

| | | |
|-------------------|------------------|------------------|
| Company Name: | Residence Phone: | |
| Attn/Address 2: | Business Phone: | |
| Street: | Fax: | |
| City, State, Zip: | Email: | |
| Contact Name: | Current Carrier: | Expiration Date: |

** How did you hear about us? Professional Association Internet Search Advertisement in Publication
 Facebook Co-Worker/Friend/Colleague Previously Insured by CPH Other _____

2. a. Does your business have a website? If Yes, enter the URL address here: http:// _____
 b. **If you do not have a website that describes the services you provide**, please attach one or more of the following:
 (check items attached): Company brochure Business Plan Description of the scope of all services provided*

c. ***Please include a written description of the scope of all services provided:**

3. Check Associations with which your membership is currently active: AMHCA & State Chapters AAMFT ATRA
 ACA APBA ASCA CAMFT CSWA CSCSW IAMFC NANP AANC
 No Association/Association Not Listed

Professional Liability

4. **Choose ONE set of limits of liability for the group:**

\$1 Million Each Occurrence/\$3 Million Aggregate

\$1 Million Each Occurrence/\$5 Million Aggregate

\$2 Million Each Occurrence/\$4 Million Aggregate (**Oregon ONLY**)*

\$5 Million Each Occurrence/\$5 Million Aggregate (**Oregon and Virginia ONLY**)*

***All Other States:** If you have a contract requiring these limits, please submit the contract showing this requirement.

5. Owners/Partners/Principals & Staff

You **must** list the names and credentials of all Owners/Partners/Principals, W-2 Employees, Students and Volunteers in section B.

A. Do you require each of these names to be listed on a Certificate of Insurance? Yes No

B. Coverage for Owners, W-2 Employees, Students, and Volunteers ONLY (No Independent Contractors)

| List the Names of the Owners and W-2 employees/volunteers to be insured under this policy | Occupation*: List License or Certification (i.e. LPC, LMHC, Psychologist) | Employment Status: Is this person and Owner/Partner, or Group Principal? | Is this person a W-2 Employee or Volunteer? |
|---|---|--|---|
| OWNER 1: | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| OWNER 2: | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| List any additional owners/partners/principals, W-2 employees, students, and volunteers below: | | | |
| 1. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 2. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 3. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 4. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 5. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 6. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 7. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 8. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 9. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 10. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 11. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |
| 12. | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> W-2 <input type="checkbox"/> Volunteer |

* For any Paraprofessionals (unlicensed or uncertified), please indicate their job title.
If you require more space, please use a separate sheet of paper using the same format as outlined above.

I have 1099 independent contractors working for my company that require coverage under this policy (i.e. they do not carry their own professional liability coverage)

→ If applicable, please provide the names and credentials of each independent contractor in section C below:

C. Coverage for Independent Contractors (Only list those contractors who need coverage under this policy)

| List the names of the Independent Contractors to be insured under this policy | Occupation*: List License or Certification | Does this contractor need coverage under this policy? |
|---|--|--|
| 1. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 13. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 14. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 15. | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

* For any Paraprofessionals (unlicensed or uncertified), please indicate their job title.
If you require more space, please use a separate sheet of paper using the same format as outlined above.

6. a. Does your state require all licensed providers to complete Continuing Education in **Law or Ethics** for licensure renewal? Yes No
 b. If yes, are all licensed providers in compliance?..... Yes No

Optional Supplemental Coverages

- Items #7-#16 are OPTIONAL coverages, and are not required to be added.
- These coverages will be subject to additional underwriting approval and premium.
- By signing this application, you are acknowledging that you have considered your necessity of these optional coverages, and have agreed to add or not add them.

7. Additional Insureds

This coverage extends protection to the additional insured entity under your policy.

➔ Please complete the below information to add an additional insured on your policy*.

Landlords (added at no additional premium):

Landlord Name:

Attn:

Street:

City, State, Zip:

Premises Being Leased:

All Others (added at 10% of your professional liability premium each):

1.) Entity Name:

2.) Entity Name:

Attn:

Attn:

Street:

Street:

City, State, Zip:

City, State, Zip:

Nature of Professional Relationship:

Nature of Professional Relationship:

**If you require more space, please use a separate sheet of paper using the same format as outlined above.*

8. State Licensing Board Increase

Your policy includes **\$35,000** for defense of a **State Licensing Board Investigation**. You have the option to **increase this coverage**.

- Select An Option:** Increase this limit to \$75,000 (\$75.00 additional premium)
 Increase this limit to \$100,000 (\$100.00 additional premium)

9. CPH TOP Coverage

The CPH TOP® Provides General Liability “Slip and Fall Coverage” and Personal Property Coverage Protection.

General Liability Coverage includes **\$1 Million/\$3 Million limits** for Bodily Injury and Property Damage Liability.

Personal Property Coverage provides **up to \$15,000** for property that is in your care, custody, or control.

**Property coverage is NOT available in Florida*

- Select An Option:** CPH TOP (General Liability AND Property Coverage): **\$332** *Not available in Florida
 General Liability ONLY: **\$182**

To add CPH TOP® or General Liability coverage, provide full street addresses for each location to be covered.

Please use a separate sheet of paper for more than 2.

Location 1

Location 2

Have you had any General Liability losses within the last 3 years?..... Yes No**

**If yes, please provide an explanation:

Optional Supplemental Coverages (Continued)

10. Sexual Abuse/Molestation (Rating basis for limits of \$1,000,000 each occurrence/ \$1,000,000 aggregate)

I would like to add this coverage

Do you provide background checks for all employees? Yes No

Additional Premium: \$300 (First Person) + \$50 (Each Additional Employee)

11. Non-Owned/Hired Auto Liability (Rating basis for limits of \$1,000,000 each occurrence/\$1,000,000 aggregate)

Protects your business for liability resulting from an employee's use of their own vehicle for a business purpose. There is no protection for collision or physical damage to personnel's vehicles.

I would like to add this coverage

Do you provide transportation to clients? Yes No If yes, what percentage of auto services? _____%

Do you check Motor Vehicle Records of all employees using their vehicles for work purposes? Yes No

Do you verify that each employee maintains at least the minimum state requirement for personal auto insurance coverage? ... Yes No

Additional Premium: \$80 (1-10 employees) + \$8 (Each Additional Employee)

**This coverage is only applicable for those companies who have employees. **

12. Business Income and Extra Expense (Rating basis for limits of \$250,000)

You must also add CPH TOP to be eligible for this coverage.

I would like to add this coverage

Additional Premium: \$50

13. Separate Limits

When you take out a corporate/group policy, the corporate/group name is automatically covered under a single set of limits that is also shared by the insured individuals listed on the policy. We offer the option to purchase "Separate Limits", which adds an identical set of limits for the corporate/group name in additional to the limits shared by the insured individuals. This can be added at an additional charge of **10% of your professional liability premium.**

I would like to add this coverage

14. Additional Insured Corporation

This endorsement will extend coverage to an additional corporation that you own that provides similar services, and employs the same staff. This can be added at an additional charge of **10% of your professional liability premium.**

I would like to add this coverage

Name of Additional Entity(s): _____

Website or Description of Services: _____

Are all staff for this corporation included on question #6?..... Yes No

15. Work Outside Endorsement

This coverage can be provided to the owner(s) of the corporate/group entity who also provide services outside of this entity. This can be added at **no additional charge.**

I would like to add this coverage

Name(s) of applicable owner(s): _____

16. Additional Occupation

Do you or any of your employees provide services as a Coach, Hypnotherapist, Biofeedback, Mediator, etc? Coverage can be extended to services provided under this licensure/certification for an additional charge of **10% of your professional liability premium.**

I would like to add this coverage

Services/License to be covered: _____

Page 4 of 6

| Qualification Questions | |
|---|--|
| 17. Have you or any of your employees ever been refused coverage for professional liability or malpractice insurance or has your malpractice or professional liability insurance ever been canceled or declined for renewal (non-renewed)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 18. Has any claim or suit ever been brought against you or any of your employees for alleged malpractice or professional liability, or are you aware of any incident or existing circumstances that might reasonably lead to a claim or suit? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 19. Have you or any of your employees ever been convicted of a misdemeanor or felony? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 20. Have you or any of your employees ever had your license, certification or registration suspended, revoked, or placed on probation by a licensing board, board of examiners, or any other governmental entity that regulates your profession? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 21. Have you or any of your employees received a citation or paid a fine as a result of a board proceeding? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 22. Have you or any of your employees surrendered, either voluntarily or otherwise, your license, certification, or registration? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 23. Have you or any of your employees ever been accused of sexual misconduct or any professional impropriety? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 24. Have any complaints ever been filed against you or any of your employees or have there ever been any formal or informal investigations or inquiries opened with a peer review committee or an ethics committee of a professional association, hospital, health care facility, or any other governmental or private entity? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 25. Do you know of any reason why you or any of your employees cannot comply with the legal, ethical, or professional standards set by law, by regulation, by a peer review committee or by an applicable code of ethics in any jurisdiction where you provide services? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 26. The following question MUST be answered if you employ an RN, LVN, LPN, Nurse Practitioner or Clinical Nurse Specialist: Does your nursing staff provide OB/GYN, Neonatal, Cosmetics, or Aesthetics services? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>If your answer to any of the above questions is “yes”, please provide a detailed explanation <u>below</u>. Please also provide any pertaining documentation (i.e. Dismissal Letters, Consent Agreements, etc...)</p> <p>*Please include a written description of the “Yes” answer above:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> | |

PLEASE SIGN AND DATE THE CONFIRMATION ON PAGE 6

Thank you for choosing CPH & Associates!

If your application is approved, you will receive a quote within 48 hours with payment instructions.

Office Hours:

Monday - Friday 8:30 AM-5 PM CST

711 S. Dearborn, Suite 205, Chicago, IL 60605 Fax: 312-987-0902 Phone: 800-875-1911

E-mail: applications@cphins.com Website: www.cphins.com

Confirm: Please Read, Sign & Date Below

The Undersigned states that he/she is an authorized representative of the Applicant and declares to the best of his/her knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company * in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

FRAUD NOTICE STATEMENTS

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 AND SUBJECTS THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION). (NOT APPLICABLE IN AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, RI, TN, VA, VT, WA AND WV).

APPLICABLE IN AL, AR, AZ, DC, LA, MD, NM, RI AND WV: ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES OR CONFINEMENT IN PRISON.

APPLICABLE IN COLORADO: 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 FLORIDA AND OKLAHOMA: 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 FL, A PERSON IS GUILTY OF A FELONY OF THE THIRD DEGREE).

APPLICABLE IN KANSAS: AN ACT COMMITTED BY 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, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR 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.

APPLICABLE IN KENTUCKY: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

APPLICABLE IN MAINE, 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 MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

APPLICABLE IN NEW YORK: 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 BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATE VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

INSURED NAME (PLEASE PRINT/TYPE)

TITLE (MUST BE SIGNED BY THE GROUP OWNER, PARTNER, OR PRINCIPAL)

INSURED SIGNATURE

DATE

DESIRED POLICY EFFECTIVE DATE

SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT

PRODUCER: **CPH & Associates**

AGENCY: **CPH & Associates**

(If this is a Florida Risk, Producer means Florida Licensed Agent)

PRODUCER LICENSE NUMBER: **19193**

(If this is a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS: **711 S. Dearborn St., Suite 205, Chicago, IL 60605**

Page 6 of 6