



## RESIDENTIAL FACILITY RENEWAL APPLICATION

### I. INSTRUCTIONS

1. Completion of this application neither binds coverage nor guarantees that a quote or policy will be issued.
2. Requested coverage is not automatically provided. Read your quote carefully. The policy, if issued, will determine actual coverage.
3. All questions must be answered. If a question does not apply, write "N/A." If more space is needed, continue a separate sheet, and indicate the question number.
4. Some questions require supporting documentation. Provide all requested documentation with the fully completed application, signed and dated by the owner, partner, or legal officer.
5. Include with your application a completed Richmond National resident census for each location, copies of 5-year carrier loss runs (valued within 45 days), state or county inspection reports, facility license, and any complaint reports/investigations. *All applicable documentation must be received and reviewed prior to binding.*

### II. APPLICANT INFORMATION

1. Name of entity to be listed as first Named Insured: \_\_\_\_\_
2. Are any other entities or DBAs to be listed as Named Insured? ☐ Yes ☐ No
  - a. If yes, list: \_\_\_\_\_
  - b. Do all entities have common ownership with the first Named Insured in whole or majority? ☐ Yes ☐ No
  - c. Within the next 12 months, do you expect or intend to merge, acquire, or consolidate with another entity? ☐ Yes ☐ No
    - If yes, please clarify: \_\_\_\_\_
3. Years in operation under current ownership/management: \_\_\_\_\_
4. Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
5. Premise Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
*(If you have multiple premise locations, please attach a complete address list or Excel sheet of locations)*
6. Website: \_\_\_\_\_  
*Please attach complete, detailed marketing materials or operations brochures if a website is not available.*
7. What is your corporate structure? Please check one:  
☐ Corporation ☐ Joint Venture ☐ LLC ☐ Sole Proprietorship ☐ Other: \_\_\_\_\_
8. What is the nature of your enterprise? Please check one:  
☐ Non-profit ☐ For-profit ☐ Governmental
9. What is the nature of your operations? Please check one:  
☐ Residential Facility Owner ☐ Residential Facility Operator ☐ Residential Facility Owner/Operator  
☐ Other (please describe): \_\_\_\_\_
  - a. If you are the facility OWNER and *not* operator, who is/are the operating entity(ies)? \_\_\_\_\_

- b. Are they required to carry Professional and General Liability insurance? ☐ Yes ☐ No
- c. If you are the facility OPERATOR and *not* owner, who is the owner of the facility? \_\_\_\_\_
- d. Do they have Professional and General Liability insurance in place? ☐ Yes ☐ No
- e. Are you required to name them as an Additional Insured on your Professional and/or General Liability insurance? ☐ Yes ☐ No
10. Name of your Insurance Agent/Agency: \_\_\_\_\_
11. Name of your Insurance Broker/Brokerage: \_\_\_\_\_

### III. UNDERWRITING INFORMATION

1. Have there been any changes to your accreditations and/or state licenses? ☐ Yes ☐ No
- a. If yes, please describe? \_\_\_\_\_
- b. Has the facility or any of your employees ever faced any limitations, suspensions, revocations, denials, or investigations by a licensing board or regulatory agency regarding their professional license or accreditations? *(If yes, provide copies of all documents and additional details)* ☐ Yes ☐ No
2. What is the name of your current Director of Nursing? \_\_\_\_\_
- a. How long have they been employed at your facility? \_\_\_\_\_
- b. How many lifetime years of experience do they have in this position? \_\_\_\_\_
3. What is the name of your current Facility Administrator? \_\_\_\_\_
- a. How long have they been employed at your facility? \_\_\_\_\_
- b. How many lifetime years of experience do they have in this position? \_\_\_\_\_
4. Please complete the following table regarding your projected and historic revenues:

|                             | Next Year (projected): | Last Year: | 1 Year Prior: | 2 Years Prior: |
|-----------------------------|------------------------|------------|---------------|----------------|
| Medicare                    |                        |            |               |                |
| Medicaid                    |                        |            |               |                |
| Charitable                  |                        |            |               |                |
| Private Pay                 |                        |            |               |                |
| <b>Total Gross Revenues</b> |                        |            |               |                |

5. Please complete the following table regarding your bed classification:

| Classification                                                     | # Licensed Beds | # Occupied Beds |
|--------------------------------------------------------------------|-----------------|-----------------|
| Skilled Nursing & Intermediate Care                                |                 |                 |
| Assisted Living                                                    |                 |                 |
| Assisted Living – Memory Care                                      |                 |                 |
| 55+ Independent Living                                             |                 |                 |
| Group Home – Adult Physical and Mental Disabilities                |                 |                 |
| Group Home – Youth                                                 |                 |                 |
| Group Home – Other, Shelter, or Halfway House                      |                 |                 |
| Medical Substance Abuse Detox and Rehabilitation                   |                 |                 |
| Non-medical Substance Abuse Detox, Rehabilitation, or Sober Living |                 |                 |
| Other: _____                                                       |                 |                 |
| Other: _____                                                       |                 |                 |

6. Do you conduct an assessment of all new residents? ☐ Yes ☐ No
- a. Do all current residents have a pre-admission assessment on file and available for review? ☐ Yes ☐ No
- b. Are these evaluations part of all assessments? Check all that apply:
- ☐ Mobility limitations ☐ Prior injury/fall history ☐ Full body skin breakdown/decubitus ulcers
- ☐ Required assistance ☐ Disorientation ☐ Wandering risk
- ☐ Current medications ☐ Do Not Resuscitate ☐ Other: \_\_\_\_\_
7. Have any residents eloped from your facility in the past 3 years? ☐ Yes ☐ No
- a. If yes, how many elopements have you had? \_\_\_\_\_
- b. Please attach additional details for all elopement incidents.
8. Are there any animals on your premises? ☐ Yes ☐ No
9. Do any of your residents currently have decubitus ulcers (bedsores)? ☐ Yes ☐ No
- a. If yes, please complete the following table regarding number of residents with decubitus ulcers:

| Stage        | # Acquired | # Inherited |
|--------------|------------|-------------|
| I            |            |             |
| II           |            |             |
| III          |            |             |
| IV           |            |             |
| Unclassified |            |             |

10. Please complete the following table regarding your staff:

| Position                       | # of Staff (all Locations) |                       |                       | Position                    | # of Staff (all Locations) |                       |                       |
|--------------------------------|----------------------------|-----------------------|-----------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
|                                | 1 <sup>st</sup> Shift      | 2 <sup>nd</sup> Shift | 3 <sup>rd</sup> Shift |                             | 1 <sup>st</sup> Shift      | 2 <sup>nd</sup> Shift | 3 <sup>rd</sup> Shift |
| Physicians                     |                            |                       |                       | Physicians Assistant        |                            |                       |                       |
| Registered Nurse (RN)          |                            |                       |                       | Nurse Practitioner          |                            |                       |                       |
| Licensed Practical Nurse (LPN) |                            |                       |                       | Social Worker               |                            |                       |                       |
| Therapist                      |                            |                       |                       | Counselor                   |                            |                       |                       |
| Caregiver/Aide                 |                            |                       |                       | Admin/Clerical              |                            |                       |                       |
| Pharmacist                     |                            |                       |                       | Social Aide/"Candy Striper" |                            |                       |                       |
| Other: _____                   |                            |                       |                       | Other: _____                |                            |                       |                       |

11. Do you conduct pre-employment screening and investigation/background checks? ☐ Yes ☐ No
12. Are employees required to actively participate in continuing education? ☐ Yes ☐ No
13. Do you have written incident/occurrence reporting policies and procedures? ☐ Yes ☐ No

#### IV. LOSS EXPERIENCE

1. Please provide Loss Runs with a valuation date no greater than 45 days old for the last five years of your liability coverage. Attach additional details for all open claims and any closed claims with \$20,000 or more incurred.
2. Have you or any of your employees ever faced any limitations, suspensions, revocations, denials, or investigations by a licensing board or regulatory agency regarding the authority to prescribe and dispense narcotics? *If yes, attach an explanation.* ☐ Yes ☐ No
3. Have you or any of your employees ever faced charges or been found guilty of any offense, excluding minor traffic violations? *If yes, attach an explanation.* ☐ Yes ☐ No

4. Have you or any of your employees ever received a diagnosis or undergone treatment for alcoholism, drug addiction, chemical dependency, mental illness, or chronic physical illness? *If yes, attach an explanation.* ☐ Yes ☐ No
5. Do you have any liability losses or suits against you which occurred outside of coverage, or were otherwise not included in your provided Loss Runs? If yes, please complete the below table for these suits:

| Date and Description of Incident | Date Suit Filed | Suit in litigation?                                      | Amount Demanded | Amount Awarded |
|----------------------------------|-----------------|----------------------------------------------------------|-----------------|----------------|
|                                  |                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |                 |                |
|                                  |                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |                 |                |
|                                  |                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |                 |                |
|                                  |                 | <input type="checkbox"/> Yes <input type="checkbox"/> No |                 |                |

6. In the last five years, has any insurance carrier canceled or non-renewed your liability coverage? *(This question is not applicable for applicants in the state of Missouri.)* ☐ Yes ☐ No  
a. If yes, why? \_\_\_\_\_
7. Are you or any individual affiliated with your organization aware of any actual or alleged accident, incident, altercation, occurrence, offense, or other circumstance which may reasonably be assumed to possibly result in a suit or demand for damages being filed against you or filed against another party and involving your premises or operations? ☐ Yes ☐ No
8. Are you or any individual affiliated with your organization aware of any actual or alleged incident, altercation, occurrence, offense, or other circumstance which may reasonably be assumed to possibly result in an allegation of physical or sexual abuse or molestation? ☐ Yes ☐ No

## V. ACKNOWLEDGEMENTS AND SIGNATURE

### FRAUD WARNING

General Fraud Warning: 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.

For applicants in the following states, districts, and territories, the below notice supersedes the previous paragraph:

|                   |                                                                                                                                                                                                                                                                                                                                                               |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Alabama</b>    | Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.                                                               |
| <b>Alaska</b>     | A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.                                                                                                                                                           |
| <b>Arizona</b>    | For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.                                                                                                                                      |
| <b>Arkansas</b>   | 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.                                                                                                            |
| <b>California</b> | For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.                                     |
| <b>Colorado</b>   | 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 for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.                                                                                                                                                     |
| <b>Delaware</b>              | Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.                                                                                                                                                                                                                                                                                              |
| <b>District of Columbia:</b> | 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.                                                                                                                                                              |
| <b>Florida</b>               | Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.                                                                                                                                                                                                                                                                          |
| <b>Idaho</b>                 | Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.                                                                                                                                                                                                                                                                                                    |
| <b>Indiana</b>               | A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.                                                                                                                                                                                                                                                                                                                          |
| <b>Kentucky</b>              | Any person who knowingly and with intent to defraud any insurance company or other person files a 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.                                                                                                                                                                           |
| <b>Louisiana</b>             | 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.                                                                                                                                                                                                                                             |
| <b>Maine</b>                 | 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.                                                                                                                                                                                                                                                                 |
| <b>Maryland</b>              | Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who 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.                                                                                                                                                                                                               |
| <b>Minnesota</b>             | A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.                                                                                                                                                                                                                                                                                                                                                                           |
| <b>New Hampshire</b>         | Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.                                                                                                                                                                                                                             |
| <b>New Jersey</b>            | Claim: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.<br>Application: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.                                                                                                                                                                        |
| <b>New Mexico</b>            | 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 civil fines and criminal penalties.                                                                                                                                                                                                                                          |
| <b>New York</b>              | 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. |
| <b>Ohio</b>                  | 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.                                                                                                                                                                                                                                                                          |
| <b>Oklahoma</b>              | 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.                                                                                                                                                                                                                                                        |
| <b>Pennsylvania</b>          | 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.                                                                                      |

|                      |                                                                                                                                                                                                                                                    |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rhode Island</b>  | 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. |
| <b>Tennessee</b>     | 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.                          |
| <b>Virginia</b>      | 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.                          |
| <b>Washington</b>    | 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.                        |
| <b>West Virginia</b> | 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. |

**Applicant:**

By signing below, I declare that to the best of my knowledge all answers provided herein and any attached or appended documents are true, that no material facts have been withheld or misstated, and that my answers are based on a reasonable inquiry or investigation.

I understand that I have a continuing obligation to notify Richmond National of any material changes in the answers to the questions on this application which may arise prior to the effective date of any policy issued pursuant to this application, and I understand that any outstanding quotations may be modified or withdrawn based upon such changes at Richmond National's sole discretion. I understand that all written statements and materials furnished to Richmond National in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

I understand that completion of this form does not bind coverage, and that I will need to accept Richmond National's quotation prior to binding coverage and policy issuance.

Applicant Signature: \_\_\_\_\_

Applicant Written Name and Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Agent/Broker:**

1. If coverage is currently in place, does your office currently control this risk? ☐ Yes ☐ No
2. If this application is completed on behalf of an insured, are you personally familiar with the applicant's operations? *(Application will need to be verified and signed by the applicant prior to binding if a quote is offered.)* ☐ Yes ☐ No

Agent or Broker Signature: \_\_\_\_\_

Agent or Broker Written Name and Agency/Brokerage: \_\_\_\_\_

Date: \_\_\_\_\_