

- DEERFIELD INSURANCE COMPANY
- EVANSTON INSURANCE COMPANY
- ESSEX INSURANCE COMPANY
- MARKEL AMERICAN INSURANCE COMPANY
- MARKEL INSURANCE COMPANY

**SUPPLEMENT FOR MEDICAL SPA/ANTI-AGING CLINICS**  
**(USE WITH APPLICATION FOR CLINICS (MEDICAL, PUBLIC HEALTH, DENTAL, ETC.)**  
**PROFESSIONAL LIABILITY INSURANCE (SM668))**

All questions MUST be completed in full.

If space is insufficient to answer any question fully, attach a separate sheet.

**I. GENERAL INFORMATION**

1. Full name of Applicant: \_\_\_\_\_
2. Date continuous operations began: \_\_\_\_\_  
 If the Applicant is a start-up operation, attach a copy of the Applicant's' business plan.
3. Website: \_\_\_\_\_

**II. OPERATIONS**

1. What is the professional specialty of the clinic? \_\_\_\_\_
2. (a) Provide a list of the Applicant's Medical Director(s): \_\_\_\_\_  
 \_\_\_\_\_  
 (b) Attach a CV for each of the Applicant's Medical Directors and a description of their duties.
3. Provide the percentage of the Applicant's patients/clients in the following categories:
 

(a) Beauty Shop (nails, hair, facials) _____% Dental _____% Massage _____% Medical Spa/Anti-Aging _____% Research or Experimental _____% Surgical _____% Weight Control _____% Other (specify) _____% TOTAL 100%	(b) <u>Patient/Client Ages:</u> Less than 12 years old _____% 12 to 18 years old _____% Greater than 18 years old _____% TOTAL 100%
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**III. PROFESSIONAL SERVICES**

1. List all manufactured equipment used in the Applicant's practice and the purpose for which each is used:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
2. Does all labeling of and use of drugs have FDA approval? ..... [ ] Yes [ ] No  
 If No, explain. \_\_\_\_\_
3. Does the Applicant take before and after pictures of every patient? ..... [ ] Yes [ ] No  
 If No, explain. \_\_\_\_\_  
 \_\_\_\_\_



(b) Provide a detailed explanation of the responsibilities for each profession and specify the relationship to the Applicant.

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**V. HISTORY**

1. List the Applicant's prior Professional Liability Insurance for each of the last three (3) years, including the current year:  
If none, check here [ ]

Insurance Company	Limits of Liability	Deductible (if any)	Premium	Inception/Expiration Dates (MM/DD/YYYY)	Claims Made or Occurrence Form	Retroactive Date
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2. List the Applicant's prior General Liability Insurance for each of the last three (3) years, including the current year:  
If none, check here [ ]

Insurance Company	Limits of Liability	Deductible (if any)	Premium	Inception/Expiration Dates (MM/DD/YYYY)	Claims Made or Occurrence Form	Retroactive Date
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**V. GENERAL LIABILITY (To be completed by the Applicant if applying for General Liability)**

1. Complete the following for each of the Applicant's locations:

(a)

Location Number	Name of Facility	Address	Description of Facility	Does the Applicant Maintain a Garage? (Yes/No)	Is There an Adjacent Exposure? (Yes/No)
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1					
2					
3					
4					

(b)

	Location 1	Location 2	Location 3	Location 4
Square Footage	_____	_____	_____	_____
Year Built	_____	_____	_____	_____
Year Remodeled	_____	_____	_____	_____
Number of Stories	_____	_____	_____	_____
Type of Construction (frame, brick, concrete)	_____	_____	_____	_____
Percentage of Building Occupied by Applicant	_____	_____	_____	_____
Other occupants? (Yes/No)	_____	_____	_____	_____

2. Are all of the Applicant's locations equipped with:
- (a) Complete Sprinkler System? ..... [ ] Yes [ ] No
  - (b) At least two clearly marked exits on each floor? ..... [ ] Yes [ ] No
  - (c) Self-closing fire doors on each floor? ..... [ ] Yes [ ] No
  - (d) Automatic fire alarm system connected to a local fire department? ..... [ ] Yes [ ] No
  - (e) Smoke detectors? ..... [ ] Yes [ ] No
  - (f) Emergency electrical system? ..... [ ] Yes [ ] No
  - (g) Heat sensors? ..... [ ] Yes [ ] No
  - (h) Fire escape(s)? ..... [ ] Yes [ ] No
  - (i) Posted emergency evacuation procedures? ..... [ ] Yes [ ] No
  - (j) Properly maintained fire extinguishers? ..... [ ] Yes [ ] No
3. Does the Applicant have a written safety program in place? ..... [ ] Yes [ ] No  
If Yes, attach a copy of the written safety program.
4. Does the Applicant have written procedures for incident reporting? ..... [ ] Yes [ ] No
5. Do any of the Applicant's locations have any:
- (a) Exposure to flammables, explosive, chemicals? ..... [ ] Yes [ ] No
  - (b) Catastrophe exposure? ..... [ ] Yes [ ] No
  - (c) Exposure to radioactive materials? ..... [ ] Yes [ ] No
6. Do any of the Applicant's operations involve storing, treating, discharging, applying, disposing, or transporting hazardous materials? ..... [ ] Yes [ ] No
7. Does the Applicant:
- (a) Loan or rent machinery or equipment to others? ..... [ ] Yes [ ] No
  - (b) Own any elevators or escalators? ..... [ ] Yes [ ] No  
If Yes,
    - (i) Provide the model of the elevator(s) and/or escalator(s): \_\_\_\_\_  
\_\_\_\_\_
    - (ii) Are the elevators and/or escalators serviced by the Applicant or under a maintenance contract? ..... [ ] Yes [ ] No
  - (c) Own or rent any parking facility? ..... [ ] Yes [ ] No
  - (d) Provide any recreational facility? ..... [ ] Yes [ ] No
  - (e) Have a swimming pool on the premises? ..... [ ] Yes [ ] No
  - (f) Sponsor any sporting or social events? ..... [ ] Yes [ ] No
8. Has any claim for General Liability ever been made against any person(s) or entity(ies) proposed for this insurance? ..... [ ] Yes [ ] No  
If Yes, attach a Shand Morahan & Company, Inc. Supplemental Claim form for each one.
9. Is (are) any person(s) or entity(ies) proposed for this insurance aware of any fact, circumstance or situation which may result in a General Liability claim, such that would fall under the proposed insurance? ..... [ ] Yes [ ] No  
If Yes, provide details for each incident. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signing this Supplement does not bind the Company to provide or the Applicant to purchase the insurance.

It is understood that information submitted herein becomes a part of our application for insurance and is subject to the same declarations, representations and conditions.

Must be signed by director, executive officer, partner or equivalent within 60 days of the proposed effective date.

\_\_\_\_\_  
Name of Applicant

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date