

ATTN: UNDERWRITING DIVISION

Twenty North Michigan Avenue
Suite 700
Chicago, IL 60602
Telephone 312-782-2749
Toll Free 800-782-4767
Fax 312-782-2023
www.ismie.com

Processing Number _____

Application for Partnership/Corporation -or- Clinic Option Professional Liability Insurance

Please choose your desired coverage option either claims-made or occurrence.

Claims-Made Coverage

“A claims-made policy is limited to claims which are first made while the policy is in force and arise out of professional services provided on or after the retroactive date stated in the Declarations Page, and as defined in the policy.”

Occurrence Coverage

“An occurrence policy is limited to claims that arise out of professional services rendered during the policy period stated in the Declarations Page and as defined in the policy.”

Instructions: It is essential that all statements be completed and all questions answered. If the answer to any question is “no”, be certain to check **no** on the Application. **Please do not leave any question unanswered. If additional space is required to answer any question, use the “Remarks Addendum” section.**

INDICATE TYPE OF POLICY DESIRED:

- A. **PARTNERSHIP/CORPORATION POLICY** Traditional entity coverage.
- B. **CLINIC OPTION POLICY** A coverage alternative for corporations, partnerships or other legal entities with 2 or more physicians. The ISMIE Mutual Clinic Option covers each physician as an additional named insured (with separate limits) on a single policy form, eliminating the need for multiple bills and statements. Only the Clinic Option is available with unique shared aggregate limits of liability (**shared aggregate limits not available in states with a Patient Compensation Fund**).

1A. Partnership/Corporation or Clinic Name:

1B. Indicate all states of practice where ISMIE Mutual coverage is desired:

2. Desired effective date of coverage (12:01 a.m. Standard Time):

Month / Day / Year

3. Desired retroactive date for Claims-Made coverage (12:01 a.m. Standard Time): Retroactive date is required to secure prior acts coverage (nose coverage). Only applicable for Claims-Made Coverage, leave blank if applying for Occurrence Coverage

Month / Day / Year

Partnership/Corporation/Clinic General Information

4. Mailing Address:

Note: This address is where all of your insurance documents and correspondence will be sent.

Address Line 1: _____

Address Line 2: _____

City: _____ State: _____ Zip Code: _____ Telephone: () - _____

Fax: () - _____ E-mail Address: _____

5. Billing Address: Same as #4

Note: This address is where all of your insurance premium invoices and notices will be sent.

Address Line 1: _____

Address Line 2: _____

City: _____ State: _____ Zip Code: _____ Telephone: () - _____

Fax: () - _____ E-mail Address: _____

6. Name of President/Partner: _____

7. Name of Business Manager/Administrator: _____

8. The legal entity applying for coverage is a:

- | | |
|--|--|
| <input type="checkbox"/> Partnership
(Submit a copy of the partnership agreement) | <input type="checkbox"/> Limited Liability Company
(Submit a copy of State Issued Organizational Documents) |
| <input type="checkbox"/> Multi-Shareholder Corporation
(Submit a copy of State issued Organizational Documents) | <input type="checkbox"/> Sole Shareholder of Medical Corporation
(Submit a copy of State Issued Organizational Documents) |
| <input type="checkbox"/> Other (Describe)
_____ | |

9. Federal Tax Identification Number: _____

10. Does the Partnership/ Corporation/ Clinic operate under any other names (d.b.a. "doing business as")?

YES ___ NO ___

If Yes, please list all "doing business as" names of the Partnership/Corporation/ Clinic:

1.
2.
3.
4.

11. Previous Insurance Carriers - Last ten years*:

Please indicate in chronological order, most recent first.

*It is necessary that you obtain a current Loss History from each carrier listed above.

12. Please provide total Group premiums paid, by year, for the last ten years.

Carrier Name	Policy Period	Limits	Claims-Made	Occurrence
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

<u>Year</u>	<u>Annual Premium</u>
1. Current Year	\$ _____
2.	\$ _____
3.	\$ _____
4.	\$ _____
5.	\$ _____
6.	\$ _____
7.	\$ _____
8.	\$ _____
9.	\$ _____
10.	\$ _____

13. Have any malpractice claims or suits been brought against your entity within the past five (5) years?

Yes No

If “Yes”, please provide the following:

- Brief description of each claim (Use Claim Information Supplement included in application)
- Reserves on pending claims (both indemnity and expense)
- Payments on any closed claim/suit (both indemnity and expense)
- Complete copies of all office/hospital medical records and summons and complaint.

14. Limits of Liability (Please skip this section if your entity is domiciled in a state with a Patient’s Compensation Fund.)

The offering of the following policy limits by ISMIE Mutual should not be deemed to express or imply that any particular policy limit is or is not adequate for an insured. It is the sole responsibility of each insured to select an appropriate limit of coverage.

Please select **one** of the following options available: A, B or C.

A. Limits of Liability: Corporation/ Partnership Only – Not applicable for Clinic Option

Yes No

- \$500,000/\$1,500,000*
 \$1,000,000/\$3,000,000
 \$2,000,000/\$4,000,000
 “each person”/ “aggregate” “each person”/ “aggregate” “each person”/ “aggregate”

*NOTE: These limits are only available in Illinois for claims-made coverage

B. Limits of Liability: Clinic Option Only – Not applicable for Corporation/Partnership

Yes No

<u>“Each Person” Limit</u>	<u># of Exposures*</u>	<u>Aggregate Limit ***</u>	
		<u>\$1M</u>	<u>\$2M</u>
	2	5M	6M
<input type="checkbox"/> \$1 million each person	3	8M	10M
	4	10M	12M
<input type="checkbox"/> \$2 million each person	5	15M	16M
	6	16M	18M
	7	18M	22M
	8	20M	24M
	9	22M	28M
	10-19	25M	30M
	20-39	40M	45M
	40-59	55M	60M
	60-79	70M	75M
	80-99**	85M	90M

* Includes legal entity and each physician affiliate.

** For each additional 20 physicians insured, increase the aggregate by \$15M.

*** Increased aggregate limits may be purchased. For each additional limit, an additional premium of 1% of the aggregate physician and Allied Health Personnel premiums will be charged.

C. Shared Limits of Liability: Clinic Option Only – Not applicable for Corporation/Partnership

Yes No

The shared limit option is available for clinic option policyholders who **desire to insure their professional entity on a shared limit basis** under the clinic option policy, which means the entity shares in one limit of liability with one ISMIE insured employed physician when both are named as co-defendants in the same claim. Further details will be provided to applicants interested in this option.

The Shared Limit Option must match the limits of the ISMIE insured physician affiliates, as listed below:

\$1 million each person

\$2 million each person

15. **Profile Questions. Include details to each question in the space provided. If additional space is needed, please utilize the “Remarks Addendum” section.**

YES NO

A. **Has the partnership/corporation/ clinic’s professional liability insurance ever been canceled for non-payment of premium? If "yes," indicate date(s) of such cancellation:**
(Not Applicable in Missouri)_____

B. **Has the partnership/corporation/ clinic’s professional liability insurance ever been declined, canceled, non-renewed or issued on special terms? (Including but not limited to: restrictive endorsements, surcharged premium, etc.)**(Not Applicable in Missouri)

Partnership/Corporation /Clinic Census

17. Please provide census information on physicians who are partners, shareholders, officers, directors, employees or independent contractors. If additional space is required to complete this question, use "Remarks Addendum" section.

Codes: 01-Partner 02-Shareholder 03-Officer 04-Director 05-Employee 06-Independent Contractor

Code	Physician Name	Insurance Carrier	Limits of Liability	Policy Number	Specialty
1)					
2)					
3)					
4)					
5)					
6)					
7)					
8)					
9)					
10)					
11)					
12)					
13)					
14)					
15)					
16)					
17)					
18)					
19)					
20)					
21)					
22)					
23)					
24)					
25)					
26)					

18. Allied Health Personnel

Please provide census information on your employed Allied Health Personnel. Only separate limits are available in states with a Patient Compensation Fund.

Coverage for the following Allied Health Personnel are offered on either a Shared or Separate Limit basis for an additional charge. A separate Non-Physician application is required, and is available on our website- www.ismie.com.

A.	Certified Registered Nurse Anesthetist	_____	Total	E.	Physician Assistant	_____	Total
B.	Certified Clinical Nurse Specialist	_____		F.	Psychologist	_____	
C.	Certified Nurse Practitioner	_____		G.	Other (Specify Below)	_____	
D.	Certified Nurse-Midwife	_____					

Coverage for the following Health Care Professionals is only offered on Separate Limit basis for an additional charge. A separate Individual Physician application is required for Chiropractors and Podiatrists, and a Non-Physician application is required for Dentists, Optometrists and Pharmacists. Applications are available on our website- www.ismie.com.

H.	Chiropractor	_____	Total	K.	Podiatrist	_____	Total
I.	Dentist	_____		L.	Pharmacist	_____	
J.	Optometrist	_____					

Note: Coverage for all Health Care Professionals is limited to the scope of employment and services rendered on behalf of the ISMIE Mutual insured Physician or Corporation. *(Not applicable in the State of Kansas)*

19. Practice Information

List all current Office/Outpatient Practice Locations in this section. Include all locations whether or not ISMIE Mutual insurance is desired at that location. Please indicate additional locations on the “Remarks Addendum” section. Please include facility code(s) to identify all that are applicable.

Facility Codes (Please indicate all that apply)	06- Nursing Home/Extended Care Facility	12-Weight Reduction Clinic
01- Physician Office	07-HMO, IPA, PPO	13-Pharmacy
02- Hospital	08-Urgent Care Center	14-Abortion Clinic
03- Extended Hour Walk-In Clinic	09-Clinic with overnight stays	15-Drug Control Clinic
04- Surgicenter	10-Industrial Clinic	16-Commercial Laboratory
05- Day Spa / Medi-Spa	11- Government Location	17-Other

<p>A. Office Name: _____</p> <p>Facility Code: _____</p> <p>Address: _____</p> <p>Suite/Room Number: _____</p> <p>City, State, Zip: _____</p> <p>County: _____ Telephone: _____</p> <p>Is this the group’s primary office location? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>Is ISMIE Mutual Insurance desired for this location?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If “No,” describe activity not to be covered and state by whom insured:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Name of Office Manager/Administrator (if other than listed in question 7)</p> <p>_____</p>
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Distance to Hospital: Miles _____ Minutes _____

Do you own or operate a Pharmacy at this location? Yes No

If "Yes", indicate the name of the company that provides Druggist Liability/Pharmacist Liability Insurance. _____

B. Office Name: _____

Is ISMIE Mutual Insurance desired for this location?

Yes No

Facility Code: _____

If "No," describe activity not to be covered and state by whom insured:

Address: _____

Suite/Room Number: _____

City, State, Zip: _____

County: _____ Telephone: _____

Name of Office Manager/Administrator (if other than listed in question 7)

Is this the group's primary office location? Yes No

Distance to Hospital: Miles _____ Minutes _____

Do you own or operate a Pharmacy at this location? Yes No

If "Yes", indicate the name of the company that provides Druggist Liability/Pharmacist Liability Insurance. _____

19. Practice Information (continued)

Facility Codes (Please indicate all that Apply)

01- Physician Office

02- Hospital

03- Extended Hour Walk-In Clinic

04- Surgicenter

05- Day Spa / Medi-Spa

06- Nursing Home/Extended Care Facility

07-HMO, IPA, PPO

08-Urgent Care Center

09-Clinic with overnight stays

10-Industrial Clinic

11- Government Location

12-Weight Reduction Clinic

13-Pharmacy

14-Abortion Clinic

15-Drug Control Clinic

16-Commercial Laboratory

17-Other

C. Office Name: _____

Is ISMIE Mutual Insurance desired for this location?

Yes No

Facility Code: _____

If "No," describe activity not to be covered and state by whom insured:

Address: _____

Suite/Room Number: _____

City, State, Zip: _____

County: _____ Telephone: _____

Name of Office Manager/Administrator (if other than listed in question 7)

Is this the group's primary office location? Yes No

Distance to Hospital: Miles _____ Minutes _____

Do you own or operate a Pharmacy at this location? Yes No

If "Yes", indicate the name of the company that provides Druggist Liability/Pharmacist Liability Insurance. _____

D. Office Name: _____	Is ISMIE Mutual Insurance desired for this location? Yes <input type="checkbox"/> No <input type="checkbox"/>
Facility Code: _____	If "No," describe activity not to be covered and state by whom insured:
Address: _____	_____
Suite/Room Number: _____	_____
City, State, Zip: _____	_____
County: _____ Telephone: _____	Name of Office Manager/Administrator (if other than listed in question 7)
Is this the group's primary office location? Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
Distance to Hospital: Miles _____ Minutes _____	_____
Do you own or operate a Pharmacy at this location? Yes <input type="checkbox"/> No <input type="checkbox"/>	_____
If "Yes", indicate the name of the company that provides Druggist Liability/Pharmacist Liability Insurance.	_____

20. Do your physicians maintain hospital privileges at one or more facilities? Yes No
 If yes, please complete section A and B (please copy this page for additional hospital locations)
 If your physicians do not maintain hospital privileges, please explain in the "Remarks Addendum" section.

A. Hospital Name: _____	Is ISMIE Mutual Insurance desired for this location? Yes <input type="checkbox"/> No <input type="checkbox"/>
Address: _____	If "no," describe activity not to be covered and state by whom insured:
Suite/Room Number: _____	_____
City, State, Zip: _____	_____
County: _____ Telephone: _____ Fax: _____	_____
Category of privileges (active, consulting, etc.) _____	Is this your group's primary hospital location? Yes <input type="checkbox"/> No <input type="checkbox"/>
Specialty department of: _____	Do your physician's teach at this hospital? Yes <input type="checkbox"/> Classroom <input type="checkbox"/> Clinical <input type="checkbox"/>
Do your physicians staff the ER at this hospital other than to maintain hospital privileges? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is this location a Nursing Home or Extended Care Facility? Yes <input type="checkbox"/> No <input type="checkbox"/>
If "Yes", average number of hours weekly: _____	

B. Hospital Name: _____	Is ISMIE Mutual Insurance desired for this location? Yes <input type="checkbox"/> No <input type="checkbox"/>
Address: _____	If "no," describe activity not to be covered and state by whom insured:
Suite/Room Number: _____	_____
City, State, Zip: _____	_____
County: _____ Telephone: _____ Fax: _____	_____
Category of privileges (active, consulting, etc.) _____	Is this your group's primary hospital location?

Specialty department of: _____

Yes No

Do your physicians staff the ER at this hospital other than to maintain hospital privileges?

Yes No

Do your physician's teach at this hospital?

Yes Classroom Clinical

If "Yes", average number of hours weekly: _____

Is this location a Nursing Home or Extended Care Facility?

Yes No

21. Does your group have a credentialing process for staff?

A. Physician staff?

Yes No

B. Non-physician staff?

Yes No

If "Yes", does your credentialing include the following:

A. Verification of Training?

Physicians
 Yes No

Non-physicians
 Yes No

B. Verification of Appropriate Licensure?

Yes No

Yes No

C. Confirmation of Board Certification?

Yes No

Yes No

D. Appropriate certification for non-physicians?

Yes No

Yes No

E. Evaluation of clinical competence?

Yes No

Yes No

F. Evaluation of loss experience?

Yes No

Yes No

G. Review of any disciplinary action by a Hospital or Licensing Board?

Yes No

Yes No

22. Does your group maintain any kind of accreditation?

Yes No

-If "Yes, please indicate accrediting organization(s), effective date and term:

23. Does your group maintain medical equipment which requires on-going maintenance?

Yes No

-If "Yes, describe your maintenance process and procedures:

24. Does your group maintain written practice protocols such as:

A. Delegation of medical treatment to non-physician staff?

Yes No

B. Office procedures for follow-up on Lab reports/X-rays?

Yes No

C. Office procedures for missed appointments?

Yes No

D. Office procedures for referrals?

Yes No

E. Prescription refill authorization?

Yes No

F. Medical record retention/HIPAA compliance?

Yes No

G. Written procedures for resolution of patient complaints?

Yes No

H. Patient satisfaction surveys?

Yes No

I. Guidelines for access to care after hours, weekends, holidays?

Yes No

(copies of practice protocols/documentation may be requested)

25. Does your group have an active Quality Service Committee and/or Medical Director responsible to review unexpected outcomes, monitor quality of care, etc.? Yes No
-If "Yes", copies of reports or minutes may be requested
-If "No", describe the process your group utilizes:

26. Does your group, on an annual or more frequent basis, monitor the ratio of Patient Volume to Physician Staff and Non-Physician Staff? Yes No

27. Do any of your physicians function as a Hospitalist or Laborist?
If "yes", list physician names below:

- If "No", does your group utilize the services of outside Hospitalists or Laborists? Yes No

28. Does your group or any of your physicians have a written contract to provide healthcare services to any professional sports organizations? Yes No

If "yes", please provide names of Organization(s) _____
(please include copy of contract)

29. Does your group provide Telemedicine Services? Yes No

If "yes", please indicate where the films or other forms of electronic transmissions will be read,
i.e. City / State. _____ .

If these transmissions will originate in another state, please provide a copy of your medical license for that state.

30. Does your group or any of your physicians provide Concierge services? Yes No
(Concierge medicine, also known as direct primary care, involves charging patients a fee or retainer in exchange for medical care and treatment)

If "yes", please describe the services provided, hours of availability, etc.

31. Does your group or any of your physicians provide Aesthetic or Spa type services? Yes No

32. Does your group employ a full-time Risk Manager? Yes No

-If "Yes", provide the individual's name, title and employment date, and provide written job description:

(Please note an application for Risk Manager Premium Discount must be submitted and approved by ISMIE to qualify for any discounts available)

33. Provide an overview of your group's practice by reimbursement type:

<u>Payor</u>	<u>Percent of Practice Total</u>
Medicare	_____
Medicaid	_____
Private Insurance Companies	_____
Private HMO (Managed Care)	_____
Self Pay	_____

34. Does your group support participation in Continuing Medical Education (CME)? -If yes, complete A - D Yes No

A. Does your group provide physicians with time away from practice to ensure participation? Yes No

B. List the number of days per physician per year: _____ ;
Annual CME hours expected: _____

C. Does your group provide Allied Health Personnel (AHPs) with time away from practice to ensure participation? Yes No

D. List the number of days per AHP per year: _____ ;
Annual CME hours expected: _____

Certificate(s) of Insurance

PHOTOCOPY AND COMPLETE THIS FORM AS NEEDED.

35. If your insurance request is accepted, as a service to its insureds ISMIE Mutual can provide evidence of your coverage on an automated basis to a hospital, employer, etc. by issuing a Certificate of Insurance. If you wish to have a Certificate of Insurance issued to a hospital or other health care institution on your behalf, complete the following:

A. Certificate of Insurance

Name of Certificate Holder

Street Address

Suite/Room Number

City State Zip Fax

If the above is a hospital, please check one:

Medical Director Administrator
 Medical Staff Office Other _____

Specific Policy Limits will be printed on Certificate.

B. Certificate of Insurance

Name of Certificate Holder

Street Address

Suite/Room Number

City State Zip Fax

If the above is a hospital, please check one:

Medical Director Administrator
 Medical Staff Office Other _____

Specific Policy Limits will be printed on Certificate.

C. Certificate of Insurance

Name of Certificate Holder

Street Address

Suite/Room Number

City State Zip Fax

If the above is a hospital, please check one:

Medical Director Administrator
 Medical Staff Office Other _____

Specific Policy Limits will be printed on Certificate.

D. Certificate of Insurance

Name of Certificate Holder

Street Address

Suite/Room Number

City State Zip Fax

If the above is a hospital, please check one:

Medical Director Administrator
 Medical Staff Office Other _____

Specific Policy Limits will be printed on Certificate.

Applicant's Representation, Authorization and Release

(Please read carefully)

ELECTRONIC SIGNATURES ARE PERMISSIBLE PURSUANT TO THE ELECTRONIC COMMERCE SECURITY ACT (5 ILCS 175)

PROXY

By applying for and receiving coverage from ISMIE Mutual Insurance Company, the policyholder/member agrees to grant, assign, and give a proxy to the Board of Directors of ISMIE Mutual Insurance Company or their designee, for purpose of casting a vote at any and all meetings or in any and all instances in which a vote of the policyholders/members is required. It is understood that in the absence of any further action by the policyholder/member, this proxy shall remain valid and binding for the length of time which the policyholder/member shall continue to be a policyholder/member of ISMIE Mutual Insurance Company. It is further understood that on any given issue as to which policyholders/members shall have a right to vote the policyholder/member may, by indicating in writing his, her, or its desire, revoke this proxy for purposes of the issue or matter then pending a vote. In the instance in which the policyholder/member revokes this proxy, he, she, or it may then vote in person or by written proxy at any meeting called for the casting of said vote. At the conclusion of said vote, this proxy, given to the ISMIE Mutual Board of Directors or its designee, shall return to full force and effect and shall continue in full force and effect unless and until the policyholder/member elects to revoke this proxy for purposes of a future issue which may arise.

Partnership/Corporation or Clinic Name

(please print)

Signature of President/Partner or

Authorized Person

Date

REPRESENTATION

I hereby represent that the information contained in this application and any supplementary submission is complete and true and that no material facts which are reasonably likely to influence the judgment of ISMIE Mutual in considering this application have been omitted. *I agree that this shall be the basis of the policy of insurance requested and that I will notify ISMIE Mutual of any changes contained herein.*

FRAUD NOTICES

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 ALABAMA APPLICANTS: 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 restitution, fines, or confinement in prison, or any combination thereof.

NOTICE TO ALASKA APPLICANTS: Any 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.

NOTICE TO ARIZONA APPLICANTS: 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.

NOTICE TO ARKANSAS 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 OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he/she 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, which is a crime.

NOTICE TO CALIFORNIA APPLICANTS: For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder 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.

NOTICE TO DELAWARE APPLICANTS: 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.

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 IDAHO APPLICANTS: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

NOTICE TO INDIANA APPLICANTS: A person who knowingly and with intent to defraud and insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

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, NEW MEXICO AND 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 civil fines and criminal penalties.

NOTICE TO MAINE, 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 may include imprisonment, fines, or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: 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.

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 HAMPSHIRE APPLICANTS: 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.

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 state value of the claim for each such violation.

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.

NOTICE TO OREGON APPLICANTS: Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

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 PUERTO RICO APPLICANTS: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, will be sanctioned for each violation with a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty may be increased to a maximum of five (5) years, if attenuating circumstances are present, it may be reduced to a minimum of two (2) years.

NOTICE TO TEXAS APPLICANTS: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE TO 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.

HIPAA DISCLOSURE

ISMIE Mutual Insurance Company and its affiliates shall act as business associates of applicant(s) with respect to the receipt, use and disclosure of protected health information. The Business Associate Agreement is hereby incorporated by reference.

AUTHORIZATION

I acknowledge that as a condition precedent to acceptance of this application and any future renewal thereof, ISMIE Mutual or its duly authorized representative may conduct an inquiry or investigation of my professional background, qualifications and competence, including such other underwriting or claim matters as are deemed relevant for this insurance. I expressly consent to any such inquiry and investigation and hereby authorize the release and exchange of information pertaining to such inquiry and investigation between any professional organizations in which I am or have been a member, my/their insurance agents or consultants, any hospitals at which I hold or have ever held staff privileges or have had an application for staff privileges denied, any state licensing agency, any attending or treating physician, any prior insurance carriers and ISMIE Mutual, or its duly authorized representative. I hereby release and discharge the aforementioned providers of information, ISMIE Mutual, its duly authorized review committee from any and all legal liability which might otherwise be incurred as a result of any communications, reports, disclosures and recommendations made or any acts performed, in good faith, in connection with any inquiry or investigation initiated by ISMIE Mutual or its duly authorized representative. I authorize ISMIE Mutual or its duly authorized representative to provide information regarding my professional liability history and to issue Certificates of Insurance to those hospitals, managed care entities or other organizations to which I am affiliated or have applied. I consent and agree to the exchange of information regarding my professional liability policy between my present/future employer and ISMIE Mutual or its duly authorized representative. In the event that my insurance premiums are paid by my present/future employer and the practice relationship between myself and my employer is severed at any time during the policy period for any reason, including but not limited to cancellation of my policy, it is agreed that any and all remaining insurance premiums, including any return premium due, as of the severance date of the practice relationship, shall be the property of the employer. Communication regulations require that certain entities, including ISMIE Mutual and its affiliates, obtain written consent to share or distribute policyholder information via regular mail, e-mail, and facsimile. By signing this consent and authorization, you are agreeing to receive promotional notices or solicitation of the availability of goods, services, membership, and opportunities related to the practice of medicine from ISMIE Mutual and its affiliates.

_____ Partnership/Corporation or Clinic Name <i>(please print)</i>	_____ Signature of President/Partner or Authorized Person	_____ Date
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I understand that signature of this application does not bind ISMIE Mutual to complete processing of the application nor offer insurance to the applicant. A photostatic, imaged or other electronic copy of this Representation, Authorization and Release shall be considered as effective and as valid as the original. PLEASE NOTE: Email transmission of a completed application or other document is insecure. ISMIE Mutual is not responsible for any disclosure while the information is in transit. Email submissions may be made to underwriting@ismie.com

_____ Insurance Agent/Producer/Broker <i>(please print)</i>	_____ Signature	_____ Date
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Claim Information Supplement (please print). In addition to completing this form, please provide a typed, detailed narrative for each open claim, or any claim that has closed with an indemnity payment. Please photocopy this form for additional claims.

1. Patient/Claimant

Name _____ Age _____ Sex _____

2. Date(s) of treatment and/or surgery which led to the allegations against you _____

3. Was suit ever filed? Yes No If "Yes", state when _____ / _____
Month Year

4. Name of insurance carrier defending you: _____

5. Policy Number. _____

6. Names of other doctors and hospitals, if any, involved in claim or suit. _____

7. Disposition or current status of claim or suit:

Open - Indicate case value established by carrier \$ _____

Closed-With no payment made Date _____

- Has carrier indicated desire to settle?

Yes No

Closed-With payment made.

Indicate amount of settlement or award:

a. Your policy \$ _____ Date _____

b. Total (if additional defendants involved) \$ _____

-----NEXT CLAIM-----

1. Patient/Claimant

Name _____ Age _____ Sex _____

2. Date(s) of treatment and/or surgery which led to the allegations against you _____

3. Was suit ever filed? Yes No If "Yes", state when _____ / _____
Month Year

4. Name of insurance carrier defending you: _____

5. Policy Number. _____

6. Names of other doctors and hospitals, if any, involved in claim or suit. _____

7. Disposition or current status of claim or suit:

Open - Indicate case value established by carrier \$ _____

Closed-With no payment made Date _____

- Has carrier indicated desire to settle?

Yes No

Closed-With payment made.

Indicate amount of settlement or award:

a. Your policy \$ _____ Date _____

b. Total (if additional defendants involved) \$ _____

**ISMIE MUTUAL INSURANCE COMPANY
BUSINESS ASSOCIATE AGREEMENT (B)
REVISED 2017**

This Business Associate Agreement (“Agreement”) is between ISMIE Mutual Insurance Company, and all affiliates and subsidiaries (“ISMIE”), 20 North Michigan Avenue, Suite 700, Chicago, IL 60602, and the “Covered Entity” (as such term is defined below) set forth on the attached application for insurance. This Agreement is to memorialize the relationship between ISMIE and Covered Entity and the terms that govern the use and disclosure of Protected Health Information to ISMIE from Covered Entity consistent with HIPAA and the HITECH Act (as defined below) and the regulations promulgated thereunder.

I. DEFINITIONS

- A. Business Associate. “Business Associate” shall mean ISMIE Mutual Insurance Company, and all affiliates and subsidiaries.
- B. Covered Entity. “Covered Entity” shall mean, with respect to ISMIE: (a) prior insureds, (b) insureds, (c) all persons or entities applying for insurance coverage, (d) all insureds by reporting endorsement.
- C. Electronic Protected Health Information. “Electronic protected health information” shall have the meaning found in the Security Rule. [45 CFR § 160.103.]
- D. HIPAA. “HIPAA” shall mean the Health Insurance Portability and Accountability Act of 1996 (P.L. 104-91).
- E. HITECH Act. “HITECH Act” shall mean the Health Information Technology for Economic and Clinical Health Act (Division A, Title XIII of the American Recovery and Reinvestment Act of 2009, P.L. 111-5).
- F. Individual. “Individual” shall mean a person who is the subject of protected health information and includes a personal representative who under law has authority to make health decisions for another person. [45 CFR § 164.502(g)].
- G. Privacy Rule. “Privacy Rule” shall mean the Standards for Privacy of Individually Identifiable Health Information at [45 CFR Part 160 and Part 164, Subparts A and E].
- H. Protected Health Information. “Protected Health Information” shall mean individually identifiable health information that is transmitted or maintained in any form or medium, limited to the information created or received by Business Associate from or on behalf of Covered Entity. [45 CFR § 160.103.].
- I. Required By Law. “Required By Law” shall mean a mandate contained in law that compels use or disclosure of protected health information and that is enforceable in a court of law including but not limited to subpoenas. [45 CFR § 164.103].
- J. Security Incident. “Security Incident” shall have the same meaning as the term “security incident” in 45 CFR § 164.304.

- K. Security Rule. "Security Rule" shall mean the Security Standards for the Protection of Electronic Protected Health Information at 45 CFR Part 160 and Part 164, Subparts A and C.
- L. Secretary. "Secretary" shall mean the Secretary of the Department of Health and Human Services or his designee.
- M. Unsecured Protected Health Information. "Unsecured Protected Health Information" shall have the same meaning as "unsecured protected health information" in 45 CFR § 164.402.
- N. The following terms used in this Agreement shall have the same meaning as those terms in the HIPAA Rules (which include the Privacy, Security, Breach Notification, and Enforcement Rules at 45 CFR Part 160 and Part 164): Data Aggregation, Designated Record Set, Disclosure, Health Care Operations, Minimum Necessary, Notice of Privacy Practices, Subcontractor and Use.

II. OBLIGATIONS AND ACTIVITIES OF BUSINESS ASSOCIATE

- A. Business Associate agrees to not use or disclose Protected Health Information other than as permitted or required by the Agreement or as Required By Law, such as mandated reports to the Illinois Department of Insurance, Illinois Department of Financial and Professional Regulation or National Practitioner Data Bank.
- B. Business Associate agrees to use appropriate safeguards to prevent unauthorized use or disclosure of the Protected Health Information other than as provided for by this Agreement and to comply with subpart C of Part 164 of the Security Rule, where applicable, with respect to electronic Protected Health Information.
- C. Business Associate agrees to mitigate, to the extent practicable, any harmful effect that is known to Business Associate of a use or disclosure of Protected Health Information by Business Associate of which Business Associate becomes aware in violation of the requirements of this Agreement.
- D. Business Associate agrees to report to Covered Entity any use or disclosure of the Protected Health Information not provided for by this Agreement of which it becomes aware, including breaches of unsecured Protected Health Information as required by 45 CFR § 164.410.
- E. Business Associate agrees to ensure that any agent, including a subcontractor, to whom it provides Protected Health Information received from, or created or received by Business Associate on behalf of Covered Entity, agrees to the same restrictions and conditions that apply through this Agreement to Business Associate with respect to such information by entering into a written agreement with any agent or subcontractor that complies with 45 CFR 164.504(e)(2).
- F. Business Associate agrees to make internal practices, books, and records, including policies and procedures and Protected Health Information, relating to the use and disclosure of Protected Health Information received from, or created or received by

Business Associate on behalf of, Covered Entity available to the Covered Entity, or to the Secretary, upon 10 business days written notice during regular business hours of 10am - 3 pm or as designated by the Secretary, for purposes of the Secretary determining Covered Entity's compliance with the Privacy Rule.

- G. Business Associate agrees to provide an Individual, within 30 days of a written notice, access to inspect Protected Health Information about the Individual maintained in a designated record set in Business Associate's possession, or provide to an Individual, or their designee, an electronic copy of the Individual's Protected Health Information, in order to meet the requirements under 45 CFR § 164.524.
- H. Business Associate agrees to make any amendment(s) to Protected Health Information in a designated record set in its possession that the Covered Entity directs or agrees to, within 60 days of receiving a written notice from Covered Entity or an Individual. [45 CFR § 164.526].
- I. Business Associate agrees to document such disclosures of Protected Health Information and information related to such disclosures as would be required for Covered Entity to respond to a request by an Individual for an accounting of disclosures of Protected Health Information. Business Associate agrees to provide to Covered Entity or an Individual, upon 10 business days of receipt of a written request for an accounting of disclosures, such information collected in accordance with this Agreement, to permit Covered Entity to respond to a request by an Individual for an accounting of disclosures of Protected Health Information. [45 CFR § 164.528 and HITECH Act § 13405(c)].
- J. Business Associate agrees to implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the electronic Protected Health Information that it creates, receives, maintains, or transmits on behalf of the Covered Entity as required by the Security Rule, and to require its workforce to comply with subpart C of Part 164. Business Associate will reasonably and appropriately protect against reasonably anticipated threats or hazards to the security or integrity of such information. Business Associate acknowledges that the safeguards include those specified in 45 CFR § 164.308 (Administrative Safeguards), 164.310 (Physical Safeguards), 164.312 (Technical Safeguards), and 164.316 (Policies and Procedures and Documentation Requirements). Business Associate will also reasonably and appropriately protect against any reasonably anticipated uses or disclosures that are not permitted or required under the Privacy Rule.
- K. Business Associate shall ensure that any agent, including a subcontractor, to whom it provides electronic Protected Health Information, agrees in writing to implement reasonable and appropriate safeguards to protect it.
- L. Business Associate agrees to report to Covered Entity any Security Incident involving electronic Protected Health Information of which it becomes aware. [45 CFR § 164.314].
- M. Business Associate shall not use or disclose Protected Health Information for marketing communications (as "marketing" is defined in 45 CFR 164.501).

- N. Business Associate agrees to the prohibition on the sale of Protected Health Information without authorizations unless an exception under § 13405(d) of the HITECH Act applies.
- O. Business Associate shall only disclose the minimum amount of Protected Health Information necessary to accomplish the purpose of the disclosure under HITECH Act § 13405(b) and any regulations or guidance issued by the Secretary regarding minimum necessary requirements.
- P. Business Associate will comply with an Individual's request for restrictions on the use or disclosure of Protected Health Information to health plans for payment or health care operations purposes when the health care provider has been paid out of pocket in full consistent with HITECH Act § 13405(a) and Business Associate has been notified of the request for restriction by the health care provider, Covered Entity or the Individual, and the disclosure is not required by law.
- Q. Business Associate will comply with, to the extent required, the requirements relating to the provision of access to certain Protected Health Information in electronic format under the HITECH Act § 13405(e).
- R. To the extent Business Associate is to carry out an obligation of Covered Entity under the Privacy Rule, Business Associate will comply with the requirements of the Privacy Rule that apply to Covered Entity in the performance of such obligation.

III. PERMITTED USES AND DISCLOSURES BY BUSINESS ASSOCIATE – GENERAL USE AND DISCLOSURE PROVISIONS

- A. Except as otherwise limited in this Agreement or required by applicable law, Business Associate may use or disclose Protected Health Information on behalf of, or to provide services to, Covered Entity, in order for Business Associate to carry out its obligations under this Agreement, including but not limited to the following purposes, if such use or disclosure of Protected Health Information would not violate the Privacy Rule if done by Covered Entity or the minimum necessary policies and procedures of the Covered Entity:
 - 1. Underwriting professional liability insurance.
 - 2. Managing professional liability claims.
 - 3. Providing risk management services.
 - 4. Investigating any reported incidents.
 - 5. Professional liability research and study.
- B. Except as otherwise limited in this Agreement or required by applicable law, Business Associate may use or disclose Protected Health Information to perform functions, activities, or services for, or on behalf of, Covered Entity, in order for Business Associate to carry out its obligations under this Agreement or as specified in a currently issued ISMIE Insurance policy, provided that such use or disclosure would not violate the Privacy Rule if done by Covered Entity or the minimum necessary policies and procedures of the Covered Entity.

IV. SPECIFIC USE AND DISCLOSURE PROVISIONS

- A. Except as otherwise limited in this Agreement, Business Associate may use Protected Health Information for the proper management and administration of the Business Associate or to carry out the legal responsibilities of the Business Associate.
- B. Except as otherwise limited in this Agreement, Business Associate may disclose Protected Health Information for the proper management and administration of the Business Associate, provided that disclosures are Required By Law, or Business Associate obtains reasonable assurances from the person to whom the information is disclosed that it will remain confidential and used or further disclosed only as Required By Law or for the purpose for which it was disclosed to the person, and the person promptly notifies the Business Associate of any instances of which it is aware in which the confidentiality of the information has been breached. [45 CFR § 164.504(e)(4)(ii)(B)].
- C. Except as otherwise limited in this Agreement, Business Associate may use Protected Health Information to provide data aggregation services to Covered Entity. [45 CFR § 164.504(e)(2)(i)(B)].
- D. Business Associate may use Protected Health Information to report violations of law to appropriate Federal and State authorities [45 CFR § 164.502(j)(1)].
- E. Business Associate shall disclose Protected Health Information when required by the Secretary to investigate or determine Business Associate's compliance with subpart C of Part 160 of the Security Rule.
- F. Business Associate shall disclose Protected Health Information to Covered Entity, an Individual, or the Individual's designee as necessary to satisfy the Covered Entity's obligations with respect to an Individual's request for an electronic copy of Protected Health Information.

V. OBLIGATIONS OF COVERED ENTITY – PROVISIONS FOR COVERED ENTITY TO INFORM BUSINESS ASSOCIATE OF RESTRICTIONS

- A. Covered Entity shall promptly notify Business Associate in writing and in advance of any restriction to the use or disclosure of Protected Health Information that Covered Entity has agreed to, to the extent that such restriction may affect Business Associate's use or disclosure of Protected Health Information. [45 CFR § 164.522].
- A. Covered Entity shall promptly notify Business Associate of any limitation(s) in its notice of privacy practices of Covered Entity in accordance with 45 CFR §164.520, to the extent that such limitation may affect Business Associate's use or disclosure of Protected Health Information.
- B. Covered Entity shall promptly notify Business Associate of any changes in, or revocation of, permission by Individual to use or disclose Protected Health Information, to the extent that such changes may affect Business Associate's use or disclosure of Protected Health Information.

- B. Covered Entity shall only disclose to Business Associate the minimum amount of Protected Health Information necessary to accomplish the purpose of the disclosure to Business Associate in accordance with 45 CFR § 164.514(d) and HITECH Act § 13405(b) and any regulations or guidance issued by the Secretary regarding minimum necessary requirements.

VI. PERMISSIBLE REQUESTS BY COVERED ENTITY

Covered Entity shall not request Business Associate to use or disclose Protected Health Information in any manner that would not be permissible under the Privacy Rule if done by Covered Entity. The Business Associate may use or disclose protected health information for data aggregation or management and administrative activities of Business Associate.

VII. TERM AND TERMINATION

- A. Term. The Term of this Agreement shall be effective when Covered Entity submits to Business Associate an application for insurance, and Business Associate accepts and approves such application, and for the period the Covered Entity is insured by ISMIE, and shall terminate when all of the Protected Health Information provided by Covered Entity to Business Associate, or created or received by Business Associate on behalf of Covered Entity for purposes as delineated in III A herein, is returned to Covered Entity or destroyed, or, if it is infeasible to return or destroy Protected Health Information, protections are extended to such information, in accordance with the termination provisions in this Section.
- B. Termination for Cause. Upon Covered Entity's knowledge of a material breach by Business Associate, Covered Entity shall:
1. Provide written notice of 45 days for Business Associate to cure the breach or end the violation and terminate this Agreement if Business Associate does not cure the breach or end the violation within such 45 day period;
 2. Immediately terminate this Agreement if Business Associate has breached a material term of this Agreement and cure is not possible; or
 3. If neither termination nor cure is feasible, Covered Entity shall report the violation to the Secretary.
- C. Effect of Termination.
1. Except as provided in paragraph (2) of this section, upon termination of this Agreement, for any reason, Business Associate shall return or destroy all Protected Health Information received from Covered Entity, or created or received by Business Associate on behalf of Covered Entity. This provision shall apply to Protected Health Information that is in the possession of subcontractors or agents of Business Associate. Business Associate shall retain no copies of the Protected Health Information, except as required by law.

2. In the event that Business Associate determines that returning or destroying the Protected Health Information is infeasible, Business Associate shall provide to Covered Entity notification of the conditions that make return or destruction infeasible. Upon notice that the return or destruction of Protected Health Information is infeasible, Business Associate shall extend the protections of this Agreement to Protected Health Information and limit further uses and disclosures of such Protected Health Information to those purposes stated for so long as Business Associate maintains such Protected Health Information, except as required by law.
- D. Automatic Termination. Subject to the terms set forth in this Section 7, this Agreement shall automatically terminate if Covered Entity is no longer a member of ISMIE in good standing.

VIII. MISCELLANEOUS

- A. Regulatory References. A reference in this Agreement to a section in the Privacy Rule or Security Rule means the section as in effect or as amended.
- B. Amendment. The parties agree to take such action as is necessary to amend this Agreement from time to time as is necessary for Covered Entity to comply with the requirements of HIPAA or the HITECH Act or any applicable regulations with regard to such laws.
- C. Survival. The respective rights and obligations of Business Associate under Section VII (C) of this Agreement shall survive the termination of this Agreement.
- D. Interpretation. Any ambiguity in this Agreement shall be resolved to permit the parties to comply with HIPAA or the HITECH Act, or any other applicable regulations with regard to such laws.
- E. Notice. Any notice required to be given to either party shall be made in writing to the address set forth on Covered Entity's application for insurance, or the last known address of the receiving party.

ISMIE Mutual Insurance Company
20 North Michigan Avenue, 7th Floor
Chicago, IL 60602
ATTN: HIPAA Privacy and Security Officer
Robert John Kane

ISMIE Mutual Insurance Company
20 North Michigan Avenue, 7th Floor
Chicago, IL 60602
ATTN: HIPAA Assistant Security Officer
Stephen Maes

IX. RED FLAG POLICY

ISMIE has adopted an Identity Theft Policy to assist in identifying, detecting, and mitigating risks of identity theft affecting insureds of ISMIE. This policy is intended to comply with the requirements of the Federal Trade Commission's Identity Theft Rules (the "Red Flag Rules") (16 CFR § 681) which is a result of the Fair and Accurate Credit Transactions Act of 2003.

X. HHS BREACH NOTIFICATION

Subject to the law enforcement delay exception contained in 45 CFR § 164.412, Business Associate agrees to notify Covered Entity without unreasonable delay, but in no event later than 45 days, following the discovery of a breach of unsecured Protected Health Information and in accordance with the breach notification requirements set forth in 45 CFR § 164.410. "Breach" shall have the same meaning as the term "breach" in 45 CFR § 164.402. Business Associate will reimburse Covered Entity for the direct costs of complying with the federal breach notification requirements resulting from a breach caused by Business Associate but in no event shall Business Associate be liable to Covered Entity or any third party for any indirect or consequential damages associated or related to any Breach.

ISMIE Mutual Insurance Company



HIPAA Privacy and Security Officer
Robert John Kane

(2/05, A 4/09, A 10/09, A 12/10, 3/13, A/17)