

## Senior Care and Residential Facilities Application

### SECTION 1 – GENERAL INFORMATION

Applicant (Legal Entity Name):

Mailing Address:

Contact:

Email:

Telephone:

Fax:

Prior Insurer:

Please list any related entities such as foundations, auxiliaries or profit-making corporations, which control, or are controlled by applicant. (Please describe function(s) of each and its relationship to the organization.)

Name of Operations	Relationship to Applicant	Description of Operations

Do you expect a Material Change in Operations in the next 12 Months?

☐ Yes ☐ No

If yes, please specify:

Year business was established:

What is your annual revenue? \$

Is your organization registered as Not for Profit?

☐ Yes ☐ No

### SECTION 2 – PROFESSIONAL AND GENERAL LIABILITY

Please Indicate the Number of Beds you are Licensed for:

	Alcohol and Drug Rehabilitation		Independent Living/Life Lease		Retirement
	Chronic Care		Mental Health Facility		Senior Assisted Living
	General Surgical		Nursing Home/Long-Term Care		Women's/Men's Shelter
	Group Home		Palliative Care		Other (please specify): spaces
	Hospice Care		Respite Care		Other (please specify): spaces

Please Indicate Number of Persons Employed by your Organization (Equivalent Number of Full Time Persons):

	Acupuncturists		Kinesiologists		Psychotherapist
	Audiologist/Speech Language		Management / Administrative		Recreation/Activation Therapists
	Behavioural Therapist		Massage Therapists		Respiratory Therapists
	Cook/Food Services		Personal Support Workers / Aide		RN (EC) Nurse Practitioners
	Counsellors		Pharmacists		RNs-General
	Dieticians / Nutritionists		Physicians (employed & salaried)		RPNs/LPNs
	Foot Care Nurse		Physiotherapist		Social Workers(Clinical) / Case Workers
	Housekeeping/Laundry		Psychologists		Other: Please specify:

Are all staff physicians, dentists and chiropractors – NOT employed in an administrative role – members of their Mutual Defense Organization (ie, CMPA, CDPA, CCPA)?

☐ Yes ☐ No

Do you work with minors or the developmentally delayed individuals? If yes: state the number of residents by Age category:

☐ Yes ☐ No

0-17

18-39

40-60

61+

**Independent Contractors**

Do you have independent contracted health professionals?

☐ Yes ☐ No

Do all independent contracted health professionals have their own Medical Malpractice insurance?

☐ Yes ☐ No

**Employees/Volunteers**

Are employment reference checks performed on all employees and volunteers?

☐ Yes ☐ No

Are criminal background checks done for all employees/volunteers?

☐ Yes ☐ No

Are new employees being asked if they are bondable?

☐ Yes ☐ No

Is there a formal screening and orientation process for volunteers?

☐ Yes ☐ No

	Do employees/volunteers enter residences of clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Total Number of Volunteers:	
<b>Employment Practices</b>	Do you have a current copy of the Employment Standards Act accessible for your staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Are written warnings given to employees to create a written record of performance issues?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is a lawyer consulted prior to dismissing any employees?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Are all employees covered by Provincial Worker's Compensation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Medical Services</b>	Do you administer medication?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you provide Blood Sample collection? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do your services include IV Therapy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you provide Flu Shots to Staff or Others? If Others, please specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Transportation</b>	Do you provide transportation to clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Does any of this transportation include leaving your province? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do employees/volunteers drive their own vehicles on business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes to above:	
	Do they report this use to their insurer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do they carry a minimum of \$1MM Auto Third Party Liability limit on their Personal Automobile Policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Is a certificate of insurance being requested for proof of the Automobile insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Other Business Operations</b>	Is the gym / pool open to the public? If yes, state the following: Revenue:                      No. of members:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you rent dwelling or building to third party? If yes, state the following: Revenue:                      No. of units:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you offer homecare / outbound nursing services off site? If yes, state the following: Revenue:                      No. of patients:                      % Split nursing v. homecare:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Are there any commercial tenants in the building? If yes, state the following: Description: Revenue:	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do you serve liquor? (for facilities that operate their own "restaurant" for residents) If yes, provide Revenue amounts for the following: Liquor: \$                      Food: \$                      Other: \$	<input type="checkbox"/> Yes <input type="checkbox"/> No

### SECTION 2.1 - COVERAGE REQUIRED

What limit of Professional and General Liability Insurance do you require?  
\$

### SECTION 3 - COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION (CRIME) INSURANCE

Note: Class A Employees are staff who have access to cash, cheques and securities in their job function.	Total Class A
Are countersignatures required on all cheques? If No, please explain Cheque Signing procedure:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is a cheque-signing machine used?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there control over blank cheques?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are cheques pre-numbered and accounted for?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are blank cheques locked up?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are bank accounts reconciled by someone not authorized to deposit or withdraw?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Is an annual audit conducted by an outside agent? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Usual Maximum Amount of Cash on Premises? \$	
Number of employees/volunteers who would, as part of their function, visit clients in their homes:	
Do you have a Safe?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes to above:	
Is it a Class 1 safe (Iron/steel, any thickness; combination lock)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is it a Class 2 safe (TL-15 UL label on the door or frame of the safe)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### SECTION 3.1 – COVERAGE REQUIRED

What limit of Crime Insurance do you require?	<input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$200,000 <input type="checkbox"/> Other: \$
What deductible limit do you require?	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other: \$

### SECTION 4 – CLAIMS EXPERIENCE

Have you ever had a claim against your insurance policies? If yes, please provide information in a separate document including date of loss, coverage, description of loss and amount	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware of any incidents or circumstances which could potentially lead to a claim against your organization? If yes, please provide information in a separate document.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has your organization ever been denied insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state reasons.	

### NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from AllMed Underwriting Services., (AllMed) a customer provides AllMed with his or her consent to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with underwriters;
- the evaluation of claims;
- the analysis of business results;
- the underwriting of policies;
- the detection and prevention of fraud;
- purposes required or authorized by law.

For the purposes identified above, personal information may be disclosed to TCIM Insurance and any affiliated companies and service providers. Further information about TCIM Insurance personal information protection policy may be obtained by contacting their privacy officer at 204-925-8268

### WARRANTY STATEMENT

The undersigned warrants that to the best of his or her knowledge, the statements set forth in this Application are true. The undersigned also warrants that they have not suppressed or misstated any material facts. It is further agreed by the undersigned that each policy or renewal thereof, if issued, is issued in reliance upon the truth of the representations and information in this Application.

If the information provided in this Application should change between the date of the Application and the effective date of the policy, the undersigned warrants he or she will immediately report such changes to the Insurer and the Insurer may modify or withdraw any quotation or agreement to bind or modify insurance.

Signing of this Application does not bind the undersigned to purchase this insurance, nor does it bind the Insurer to complete this insurance. However, should the Insurer bind and issue a policy, this Application shall serve as the basis of such contract and will be attached to and form part of the policy.

Any person who knowingly or with intent to defraud or to facilitate a fraud against any insurance company or other person submits an application or files a claim for insurance containing false, deceptive or misleading information may be guilty of insurance fraud.

**IMPORTANT: THE APPLICANT MUST SIGN THIS APPLICATION. SIGNING THIS FORM DOES NOT BIND THE COMPANY TO COMPLETE THE INSURANCE.**

#### QUEBEC AND NEW BRUNSWICK RESIDENTS ONLY:

I hereby confirm my request that the present document and any other document and correspondence pertaining to the present insurance be in the English language.

SIGNATURE			
Signature:		Date (mm/dd/yyyy):	
	(Authorized Representative)		
Name (please print):		Title/Position:	

## Risk Management Form

RESIDENT ASSESSMENT	
Is each resident assessed upon admission to the facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there protocols for ongoing assessments of residents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does assessment of new residents include evaluation risk for suicide?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a Suicide Treatment or Monitoring Strategy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does assessment of new residents include evaluation of risk for violence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do all residents have their own attending physician? If no, who performs the role?	<input type="checkbox"/> Yes <input type="checkbox"/> No
MEDICATION ADMINISTRATION	
What type of Medication Administrative System is used in your facility (e.g., unit dose, blister pack)?	
Do you employ or contract with a registered pharmacist to supervise pharmacy services?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a review of residents' drug regimes on a regular basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there a system in place to track medication errors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
FALL PREVENTION	
Do you have a Fall Prevention Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are fall precautions implemented based on level of risk determined by the assessment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does it include an assessment tool for identifying residents at risk for falls?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are falls monitored and tracked to identify patterns or problems?	<input type="checkbox"/> Yes <input type="checkbox"/> No
WANDERING AND ELOPEMENT PREVENTION	
Are wandering/elopement risk assessments conducted on all residents on admission?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are Wander Guards or similar devices used as part of elopement prevention practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are stairwells and exits/entrances alarmed at all times or have individual-specific electronic sensors been installed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
SKIN CARE AND DECUBITIS PREVENTION	
Are there written policies and procedures for the prevention and treatment of skin breakdown?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are residents evaluated for skin breakdown and risk of breakdown at the time of admission?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are skin assessments done on a regular basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a Wound Care Specialist?	<input type="checkbox"/> Yes <input type="checkbox"/> No
INFECTION CONTROL	
Do you follow the current guidance for infection prevention & control issued by the Public Health Agency of Canada; Ministry of Health or any regional; provincial / territorial public health authorities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when was the guide last updated?	
Do you have a written plan for managing an outbreak of a communicable disease in your facility?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you in compliance with all regulatory workplace health & safety requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Complete the following only if answers to the above questions are "No".</b>	
Is immunization against flu offered to residents and staff annually?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please explain.	
Does the facility have hand hygiene protocols?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Is there a process of managing patient / customer with symptoms of communicable disease to prevent transmission to others	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you follow the environmental cleaning protocol in the personal services environment?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Are all equipment clean and disinfected / sterilized as per current provincial best practices guidelines before reuse with another patient / customer?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Do you use single use towels or other protective covers on tables / beds?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Do you dispose all waste including single use device in accordance with regulatory requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Are all staff able to demonstrate adequate knowledge of general principles of infection control prevention including the common communicable disease risks for staff in the personal services setting?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Are the appropriate personal protective equipment (PPE) readily available and easily accessible to all staff?	<input type="checkbox"/> Yes <input type="checkbox"/> N
Do you have protocols in place to obtain and maintain adequate quantities of equipment, products, materials needed for the Infection prevention and control to prevent transmission of the disease?	<input type="checkbox"/> Yes <input type="checkbox"/> N

<b>ABUSE</b>	
Is there a formal written policy for employees/volunteers that prohibits abuse and sexual misconduct (if yes please provide a copy)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a formal written procedure for handling abuse allegations or complaints made (if yes please provide a copy)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide abuse prevention and awareness training to all employees and volunteers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any allegations of abuse been made against you, your employees, or any other person associated with your organization during the past 5 years? If yes, please attach details in a separate sheet of paper.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>FIRE AND EMERGENCY PROCEDURES</b>	
Are residents allowed to smoke inside the building?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, are smoking areas supervised by a member of the staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have an evacuation plan? Date of last evacuation exercise conducted:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you conduct fire drills regularly? Number per year:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you conducted a fire drill with the minimum of staff you will have on duty?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a fire life safety plan in place and is training conducted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>MAINTENANCE</b>	
Do you hire independent contractors to maintain grounds? If yes, describe types:	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is a Certificate of Insurance obtained from each independent contractor?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### MEDICAL LIABILITY / MANAGEMENT

Does the governing board has a formal process for oversight of risk management which includes receipt of regular reports outlining the activities and achievements of risk management?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the roles and responsibilities of the committee(s) or group(s) coordinating the risk management functions (e.g., infection control, health & safety, morbidity and morality) have been explicitly stated?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the roles and responsibilities of the Risk Manager (or equivalent) are clearly defined?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the line managers risk management responsibilities are clearly defined?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the procedures for incident (including medication error) reporting documented, disseminated, and implemented throughout the health care organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there procedures for the compilation, completion, use, storage, and retrieval of residents' (paper/electronic) records in place and are they regularly monitored?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a procedure for managing complaints is in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the policies, procedures, protocols and guidelines reviewed at least every three years and systems exist for their dissemination to staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the facility have a communication policy which identifies the key channels of communication within and externally to the organization?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there formal mechanisms for the selection, recruitment, orientation and performance management of all staff?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is there formal medical staff credentialing program which includes initial credentialing, privilege delineation, and recredentialing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the organization have written policies related to health and safety, fire and security?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### CRISIS HOTLINES (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)

Do you provide a hot line? If yes, what services are provided to callers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do volunteers ever work the hotline without supervision?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide training to your hotline workers? If yes, specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you provide instructions in crisis counseling for situations involving suicide or rape?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### CRISIS, WOMAN'S AND HOMELESS SHELTERS (IF NOT APPLICABLE, DO NOT COMPLETE THIS SECTION)

Does the shelter operate a safe home system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are emergency exits clearly marked and clear of obstructions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are shelter staff trained to deal with aggressive persons?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization take responsibility for securing a resident's personal property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization have a protocol and procedure for evicting a resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are first aid kits placed throughout the shelter?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do members of the staff ever make decisions regarding the care of a woman's children?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are staff members trained to recognize a battered woman's need for emergency medical assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you are running a woman's shelter, do you keep the location secret and maintain client confidentiality?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**NOTE: Proof of compliance may be requested.**

### SIGNATURE

Signature:		Date (mm/dd/yyyy):	
Name (please print):		Position:	

## Schedule of Locations

APPENDIX A TO PROFESSIONAL AND GENERAL LIABILITY INSURANCE		
Location No.	Location Address	Owned / Leased
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		

Statement of Values

Location No.	Facility Name	Address	Occupancy	Buildings	Contents (incl. Tenant Improvements, Insured Stock, Personal Property Owned by Others)	Business Income Period of Indemnity 12 Months 24 Months *	Gross Rental Income	Total Insurable Value	Mortgages and Loss Payees Information (Name and Address)
1.				\$	\$	\$	\$	\$	
2.				\$	\$	\$	\$	\$	
3.				\$	\$	\$	\$	\$	
4.				\$	\$	\$	\$	\$	
		TOTAL:		\$	\$	\$	\$	\$	

\* Annual Income reported must be multiplied by 2

Extra Expense (Standard \$500,000)	\$
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	PROTECTION					CONSTRUCTION							EQUIPMENT BREAKDOWN		
Location No.	Sprinkler System (Y/N) If Y, indicate %	Fire & Burglar Alarm (Y/N) a) Monitored b) Local c) None	Fire Hydrant within 500 feet (Y/N)	Distance from Fire Hall (Km)	Sewer System <input type="checkbox"/> Septic <input type="checkbox"/> Municipal; Back Flow Valve Installed (Y/N); Sump Pumps Installed (Y/N); Back Up Generators installed (Y/N)	No. of Stories	Exterior Walls a) Brick, Concrete, Stone b) Frame c) Brick Veneer (frame with brick exterior) d) Other (Specify)	Roof a) Wood b) Steel Deck c) Concrete d) Other (Specify)	Floor a) Concrete b) Wood c) Other (Specify)	Square Footage	Year Built	Heating Source a) Hot Water b) Gas c) Oil d) Other (Specify)	Air Conditioning (Y/N)	Emergency Power (Y/N)	Boiler/ Processing Vessel that requires cert (Y/N)
1.															
2.															
3.															
4.															

Any recent upgrades or if any Building is over 35 years of age, please advise dates and details of the following upgrades

Location No.	Heating	Plumbing	Wiring	Roof	Others	Comments
1.						
2.						
3.						
4.						

SIGNATURE

I hereby certify that the values given herein represent to the best of my knowledge and belief the cost of replacement of the property described which is to be insured on a replacement cost basis.

Signature:		Date (mm/dd/yyyy):	
Name (please print):		Position:	



