UNDERWRITING REQUIREMENTS

Checklist for Individual Physician Submission

Physician Applications & Supplements

- ☐ Application for Medical Professional Liability Reporting Policy - With your completed application, please include a current copy of your curriculum vitae (CV).
- ☐ Application for Prior Acts Coverage, if applying for prior acts coverage
- ☐ If you practice as one of the following specialties, provide a completed supplement:

☐ Anesthesiology	☐ Hospitalist	☐ Perinatology
☐ Cardiology	☐ Obstetrics	☐ Physical Medicine & Rehabilitation
☐ Dermatology	☐ Ophthalmology	☐ Plastic Surgery
☐ Family/General Practice	☐ Ophthalmology-Refractive Surgery	☐ Radiology/Nuclear Medicine
☐ General/Thoracic/ Vascular Surgery	☐ Orthopaedics	☐ Urology
☐ Gynecology (only)	☐ Otorhinolaryngology	
☐ Hand Surgery	☐ Pathology	

- ☐ e-Med Protection Application for Higher Limits, if applying for higher e-Med Protection limits
- ☐ Payment Plan Selection form
- ☐ Provide a copy of your current declarations page or a certificate of insurance as evidence of your current coverage.

Additional Insured Applications

- ☐ MICA additional insured application for healthcare provider (PA, NP, etc.)
- ☐ Certificate of Insurance: if the health care provider (PA, NP, etc.) has his or her own insurance

Claims History: Claims, Suits, Incidents, or Occurrences

- ☐ Provide a detailed narrative for every claim or incident for the past 10 years, including: patient name, age, sex, and treatment dates; type and nature of allegation; and carrier name with disposition or current status.

Additional information may be required by the underwriter.

To review a specimen policy form, please visit https://www.mica-insurance.com/WhyChooseMICA/ApplyForCoverage, or call a Customer Service Representative at 602.808.2111 or 877.215.MICA. If you would like to review the e-Med Protection policy endorsement, please call a Customer Service Representative to determine which endorsement applies to your practice.

Your responses may contain sensitive information. Please mail or fax your application submission to MICA. MICA Underwriting, 2602 E. Thomas Rd., Phoenix, AZ 85016 or 602.627.7033 (fax).

If you have any questions or need help filling out the applications, please contact us at 602.808.2111.

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Application for Medical Professional Liability Reporting Policy

Name: _____ _____ ____ _____
LAST FIRST MI PROFESSIONAL DEGREE

_____
OTHER NAMES USED (AKA/PRIOR)

Gender: ☐ Male ☐ Female Information about gender does not affect the application or underwriting process. It is used for statistical purposes only.

Office phone: _____ Fax #: _____

Office address: _____

_____
CITY | STATE | ZIP

Cell phone: _____

Home phone: _____ Fax #: _____

Home address: _____

_____
CITY | STATE | ZIP

Preferred Mailing Address: ☐ Home ☐ Office Email: _____

Do you have a website? ☐ Yes ☐ No Website: _____

Social Security: _____ Date of Birth: _____

Medical license: Primary state _____ Lic. # _____ Dt. Issued: _____ Temp. expiration dt. _____

Other States Licensed: _____
LIST STATES, NUMBER AND DATE

Specialty: _____ Subspecialty: _____

REQUIRED: Please describe your **current/proposed practice** and any **anticipated/planned practice** activity (development) over the next several years. _____

_____

1. **I request Medical Professional Liability Coverage** to commence _____ 12:01 a.m. I understand that no event before that date will be covered, and that this is an application for insurance, not an insurance binder.

2. **Limits of Liability:** (check one box)

○ $1,000,000/$3,000,000	○ $2,000,000/$4,000,000	○ $3,000,000/$5,000,000
○ $1,000,000/$1,000,000*	○ $2,000,000/$2,000,000*	○ $3,000,000/$3,000,000*

*Combined per occurrence and aggregate

3. **Do you wish to apply for Prior Acts* Coverage?** ○ Yes ○ No

   If "Yes", a separate Prior Acts Application must be submitted.

   * "Prior Acts" coverage means coverage for events which happened on or after the Retroactive Date and before the MICA Inception Date **if coverage is approved**.

Please provide a full and complete explanation to any yes response on this application in writing on your letterhead and return with your completed application. Please reference on this application that additional information is attached. Please attach a copy of your letterhead. Please be certain to sign and date the application on page 6.

Medical Training

Please include a current copy of your curriculum vitae (CV). Attaching a CV does not preclude the need to fully complete this application.

1. a. Medical School: _____ Year Graduated: _____
   NAME OF SCHOOL | CITY | STATE

   b. Residency (1): _____ From _____ to _____
   NAME OF HOSPITAL | CITY | STATE | MONTH | YR | MONTH | YR
   Specialty _____ Residency Completed? ❍ Yes ❍ No
   If "no", Please Explain: _____

   c. Residency (2): _____ From: _____ to _____
   NAME OF HOSPITAL | CITY | STATE | MONTH | YR | MONTH | YR
   Specialty _____ Residency Completed? ❍ Yes ❍ No
   If "no", Please Explain: _____

   d. Add'l. Training(1): _____ From: _____ to _____
   NAME OF HOSPITAL OR FACILITY | CITY | STATE | MONTH | YR | MONTH | YR
   Type of Training: _____

   Add'l. Training(2): _____ From: _____ to _____
   NAME OF HOSPITAL OR FACILITY | CITY | STATE | MONTH | YR | MONTH | YR
   Type of Training: _____

   e. Were you ever warned about your performance or placed on any type of probation during your training? ❍ Yes ❍ No

   f. Are you Board Certified? ❍ Yes ❍ No _____ Year: _____
   NAME OF BOARD

   Have you ever been denied Board certification or recertification? ❍ Yes ❍ No

   If "yes", please state reason: _____

Practice Information

1. Where have you practiced your profession since completion of your formal training? (Include military or any public service organization.) **Please account for all time since medical school. Please explain any gaps in your education or professional practice history.**

Name of Group or Employer | City | State	Month | Year	Month | Year
_____	From: _____	to _____
_____	From: _____	to _____
_____	From: _____	to _____

2. Please list all hospitals where you have or are applying for staff privileges.

   _____ _____ _____

   _____ _____ _____

   _____ _____ _____

3. Will you be practicing as: (please check **all** that apply)

   ☐ An Individual: _____

   ☐ A Solo Corporation - Name of Corporation: _____

   Any DBAs or Trade Names? If yes, please list: _____

   Do you have any Physicians or Surgeons in your employ? ❍ Yes ❍ No

   If "yes", please name: _____

   ☐ A Member of a Medical Corporation or Partnership - Name of Corporation or Partnership:

   _____

   ☐ An Employed Physician - Name of Employer:

   _____

☐ An Independent Contractor - Name of Physician, Corporation or Partnership with whom you contract:

_____

☐ Sharing office space and/or expenses only - Names of Associates:

_____

4. a. Do you employ, contract with or supervise any non-physician healthcare providers? ○ Yes ○ No

If "yes", please write the number of such persons and their name where appropriate:

	Number	Name		Number	Name
Acupuncturist			Certified Registered Nurse Anesthetist		
Neonatology Nurse			Nurse Midwife (Certified)		
Nurse Midwife (Lay)			Nurse Practitioner		
Optometrist			Perfusionist		
Physician Assistant			Psychologist		
Surgical Assistant			Therapist (behavioral, occupational, physical or respiratory)		
Other					

b. Do the above individuals carry professional liability insurance? ○ Yes ○ No

Please submit a current certificate of insurance or current copy of the declarations page for the individuals who carry their own professional liability coverage.

Due to the exposure represented by the above health care providers, additional premium may be charged for these individuals and additional information may be required.

5. Average/estimated number of hours worked per week: Average # hours _____

6. Do you own, operate, or have any legal affiliation with any of the following?

☐ Birthing center ☐ Freestanding surgical facility ☐ Laboratory
☐ Medi-Spa ☐ Pharmacy ☐ Surgical suite within office
☐ Urgent care clinic ☐ X-ray or imaging facility

7. For any healthcare facility noted in the previous question, does the facility provide medical services to individuals who are not patients of any of the physicians listed in question 3? ○ Yes ○ No

8. Are you employed by or under contract to an: Emergency Department: ○ Yes ○ No
Urgent Care Facility: ○ Yes ○ No

9. Do you have any medical-related duties or practice activities that are insured elsewhere or for which you do not desire coverage? ○ Yes ○ No

If "yes", please describe: _____

Please include a certificate of insurance evidencing coverage.

10. Do you perform any aesthetic and/or cosmetic procedures or employ or contract with anyone that does? ○ Yes ○ No

If "yes", please describe: _____

11. Do you use any of the following **in your office practice**: conscious sedation or general anesthesia? ○ Yes ○ No

If "yes", for what procedures, who administers it, and who monitors and recovers the patient?

_____

12. a. Do you participate in telemedicine or teleradiology for patients located in the same state as your address of record with MICA? ○ Yes ○ No

If "yes", are you physically located at the address of record while providing telemedicine or teleradiology? ○ Yes ○ No

If "no", please list what state(s) you are in at the time of providing care/reads:

_____

b. Do you participate in telemedicine or teleradiology for patients located outside of your address of record with MICA? ○ Yes ○ No

If "yes", a) please list what state(s) the patients are located in and (b) please list what state YOU are located in at the time of providing care/reads: _____

13. Are you practicing as a hospitalist? If "yes," percentage of time: _____ ❍ Yes ❍ No

    For purposes of this question, a hospitalist is defined as a hospital-based physician (excludes specialties of anesthesiology, infectious disease, neonatology, pathology, radiology and emergency medicine) who treats only hospitalized patients.

14. Do you perform bariatric surgery or weight control surgery? ❍ Yes ❍ No

15. Do you provide "concierge" practice services? ❍ Yes ❍ No

Additional Underwriting Information

1. Do you permit other healthcare providers to use your office space to provide their services? ❍ Yes ❍ No

   If "yes", please describe the activities: _____

2. Do you practice in any other state? If yes, provide an explanation:

3. a. Have you ever been denied privileges by a medical staff, hospital, health care facility, managed care organization, or any other health care entity in any state? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   b. Have you ever voluntarily surrendered your privileges or resigned from the medical staff at a hospital, healthcare facility, managed care organization, or any other health care entity in any state while under investigation or to avoid possible disciplinary action? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   c. Have you ever been investigated, warned, reprimanded, censured, sanctioned, placed on probation, suspended, other than a temporary suspension for delinquent medical records, or asked to resign by a medical staff, hospital, health care facility, managed care organization, or any other health care entity in any state? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   d. Have you ever been the subject of an official or non-official proceeding or hearing brought by a medical staff, hospital, managed care organization, or any other health care entity in any state to modify, restrict, limit, reduce, suspend, non-renew, or revoke your privileges or that could place your exercise of such privileges under supervision, observation, or any other type of review? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

4. Has any insurance carrier ever declined, surcharged, rated up, restricted, canceled or refused to renew your professional liability insurance? ❍ Yes ❍ No

   If "yes", give details: _____

5. Have you ever been involved in a malpractice Claim,** lawsuit, incident or occurrence? ❍ Yes ❍ No

   If "yes", complete the claim narrative addendum for each claim, lawsuit, incident, or occurrence.

   **As defined in the MICA Policy, "Claim" means either a demand received by an Insured or an Additional Insured for damages or a complaint, lawsuit, demand for arbitration or other legal process served on an Insured or Additional Insured. "Occurrence" means an event or series of events resulting in bodily injury, personal injury, or property damage neither intended nor expected from the standpoint of an Insured or Additional Insured, which may give rise to a claim.

6. In the course of your career:

   a. Have you ever been convicted of, been charged with, been formally arraigned, or pleaded guilty or no contest to, a crime other than a traffic violation? Exclude only non-DUI related misdemeanor traffic violations. If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   b. Have you suffered from or been treated for alcohol or substance abuse, disability, mental illness or serious illness/injury? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   c. Has your license to practice medicine or permit to prescribe or dispense narcotics or other controlled substances in any state ever been restricted, limited, voluntarily surrendered, suspended, or revoked? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   d. Has your application for a license to practice medicine or permit to prescribe or dispense narcotics or other controlled substances in any state ever been denied? ❍ Yes ❍ No

      If "yes", please provide an explanation on a separate sheet.

   e. Have you ever been investigated, disciplined, censured, reprimanded, fined, or placed under probation or stipulation (either voluntarily or otherwise) by any state licensing entity or board, the Drug Enforcement Administration, or any other governmental or regulatory agency? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

   f. Have you ever had a complaint against you submitted to any such entity, board, or agency? ❍ Yes ❍ No

If "yes", please provide an explanation on a separate sheet.

g. Have you ever been notified to respond to or appear before any such entity, board, or agency for a complaint against you? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

h. Have you ever received an advisory letter, a letter of concern, a letter of admonition, a letter of reprimand, or a decree of censure from any such entity, board, or agency? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

i. Have you ever entered into any voluntary stipulation, order, or similar action with any such entity, board, or agency? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

j. Has Medicare/Medicaid ever brought documented charges against you for alleged fraud or inappropriate fees? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

k. Have you ever had a complaint, claim or suit brought against you for alleged sexual misconduct?

If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

l. Have you ever been subject to disciplinary proceedings or to a review affecting your participation in a foundation, HMO, PPO, IPA, Medicare/Medicaid or similar entity or have you ever been notified of an intent to pursue such action? If "yes", please provide an explanation on a separate sheet. ❍ Yes ❍ No

Applicant's Authorization and Certification

I authorize the release of all information to MICA from:

1. Any medical school or hospital where I have received training.
2. Any person(s) with whom I received training, such as preceptorship, which I am using as a basis for specialty training and requesting coverage.
3. Any hospital at which I have applied for privileges, whether those privileges were granted or not.
4. Past and present Medical Associations, Societies, Specialty Boards and the regulatory body granting me a license to practice medicine in any State.
5. Any insurance company to which I have applied for medical malpractice coverage, whether such coverage was granted or not.
6. Any employer for whom I performed medical services, whether as an employee or an independent contractor.

I understand that information requested by MICA will also include, but not necessarily be limited to:

1. Any incident, claim or suit in which I may be or may have been involved.
2. Denial, suspension, revocation, or disciplinary recommendation or action relating to staff privileges at a hospital, clinic, employer, or any other person connected with my providing medical services.
3. Censure probation or any disciplinary action taken by any medical licensing authority or any action of a civil or criminal nature taken against me that resulted from or was alleged to have been a part of my professional activities.

I understand that the information will be used in addition to my application in making MICA's decisions.

I agree that the persons providing the information, their agents, directors and employees shall not incur any liability as a result of any information released in good faith pursuant to this authorization including any errors, omissions or mistakes contained in such information.

I also authorize MICA to release any such information, as well as any and all other information which MICA may have, to any committee of a professional association or society, or any subcommittee or section thereof, formed for the purpose of providing services to MICA pursuant to an agreement entered into between them, including consultation and advice with respect to underwriting review, claims review, loss prevention, physician counseling and related services.

I consent to MICA obtaining reviews from other physicians if necessary or appropriate to evaluate my application.

I understand that all physicians, whether shareholders, members or partners, employees, or common law employees (independent contractors), of the group must use the same broker of record, regardless of whether the MICA policy is issued as a group master policy or as a group policy for the business enterprise with individual policies for each physician.

I understand that this is an application for insurance, not an insurance Binder.

Certificates of Insurance to Hospitals and Credentialing Organizations: Information regarding your policy number, limits of liability and effective date of coverage may be released to hospitals and credentialing organizations requesting such verification and to those hospitals listed on your application upon issuance of a MICA policy. Should your insurance coverage with MICA terminate, a notice indicating the termination date may be sent to those hospitals and credentialing organizations holding certificates.

I hereby certify that I have read the above application and that all statements made in this application are true, material and complete. I understand that: (1) if the policy is issued, this is done by MICA in reliance upon these representations; and (2) all statements and descriptions in this application for this insurance policy or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the company, or if the company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the company as required by the application for the policy or otherwise.

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.

SIGNATURE OF APPLICANT _____ DATE _____

NAME _____

Note: You are required to notify MICA immediately of any change in your practice. Failure to do so may jeopardize coverage. Return only fully completed applications to Mutual Insurance Company of Arizona.

If you have any questions about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 1.800.352.0402.

Additional Insured | Rotator - see page 6.

If you are applying as an Additional Insured, please have your group or employer complete the following:

Group or Employer Authorization

I hereby request the above applicant be added to my policy as (check one): ○ additional insured (90 days max) ○ rotator

If you are working as a rotator, please provide the number of days to be worked on a monthly basis: _____

I understand that such coverage is limited to the language in Section IV. Additional Insureds of the MICA policy and is subject to underwriting approval.

_____
REQUESTED EFFECTIVE DATE

_____
SIGNATURE OF GROUP OR EMPLOYER

_____ _____
NAME DATE

Note: You are required to notify MICA immediately of any change in your practice. Failure to do so may jeopardize coverage. Return only fully completed applications to Mutual Insurance Company of Arizona.

If you have any questions about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 800.352.0402.

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Application for Medical Professional Liability Claims Narrative Addendum

Applicant's Name (please print): _____

Please supply the following information for any "yes" response to question #5 in the Additional Underwriting Information section of the Application for Medical Professional Liability Reporting Policy.

Print or type answers to each of the following questions in detail. If more than one claim exists, photocopy this sheet for each claim. **Full disclosure of the information requested below is necessary.**

_____ _____

PATIENT/PLAINTIFF'S NAME INSURANCE CARRIER INVOLVED

Date of Occurrence: _____ Date Reported: _____ Date Closed (if applicable): _____

What is the status of the claim? (check only one)

☐ Pending ☐ Settled out of Court ☐ Found for Plaintiff at Trial
☐ Summary Judgment ☐ Dismissed ☐ Found for Defendant At Trial

If damages were paid, either by settlement or court award, what was the dollar amount?
Paid on your behalf: $ _____ Paid by all parties: $ _____

What is/was your status? (check only one) ☐ Primary Defendant ☐ Codefendant ☐ Other

A) Provide a concise description of the incident which led to the claim or suit (attach additional page(s) if needed).

B) What were you alleged to have done incorrectly or failed to have done correctly?

C) Provide other details you believe to be pertinent to the incident/claim/suit.

D) Identify any other parties who are/were involved and/or named in the incident/claim/suit.

I hereby certify that all statements made in this application are true, material and complete. I understand that: (1) if the policy is issued, this is done by MICA in reliance upon these representations; and (2) all statements and descriptions in this application for this insurance policy or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the Company, or if the Company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the Company as required by the application for the policy or otherwise.

I certify that all statements in this application are true, material, and complete.

_____ _____

APPLICANT'S SIGNATURE DATE

602.808.2111 | Fax 602.808.8309 | 1.800.352.0402 | 2602 E Thomas Rd Phoenix, AZ 85016-8202

Application For Medical Professional Liability
Prior Acts Coverage

Name: _____
PLEASE PRINT

IMPORTANT: Prior Acts Coverage is optional and subject to separate underwriting approval. Unless you are specifically notified by MICA that your request for Prior Acts Coverage has been approved, do not forfeit your right to purchase Extended Reporting Coverage ("tail coverage") from your current carrier.

1. Please state the earliest date for which you are requesting Prior Acts Coverage. _____

2. At all times from the date noted in question #1, have you been continuously insured under a claims-made type of policy? ☐Yes ☐No
   If "No," please explain.

   _____

3. Has any portion of your practice been performed outside the state of your current practice? ☐Yes ☐No
   If "Yes," please list the states, dates and the percentage of practice each year.

   _____

4. Has your specialty or the medical procedures you perform changed in any way since the date noted by you in question #1? ☐Yes ☐No
   If "Yes," please specify. _____

5. Did you practice with other physicians in an employer-employee relationship, ostensible or formal partnership, medical association, or medical corporation during the period for which you are requesting Prior Acts Coverage? ☐Yes ☐No
   If "Yes," do you continue to have ownership interest in any entity(ies)? ☐Yes ☐No
   If "Yes," list the full name(s) of the entity (ies) and physician(s) with whom you practiced and the period of your association. (Attach additional pages as needed.)

Entity	Physician(s)	From | To

6. Did you employ, contract with or supervise any other health care provider(s) during the period for which you are requesting Prior Acts Coverage? ☐Yes ☐No
   If "Yes," list the full name(s), position and dates. In addition, indicate whether he/she maintained individual professional liability insurance in his/her name or was covered under your policy. (Attach additional pages as needed.)

Name	Position	From | To	Coverage in whose name?
			☐Their ☐Your
			☐Their ☐Your

7a. Do you have any knowledge or information of any incidents, conduct or circumstances which you have reason to believe may lead to a claim or lawsuit against you? ☐Yes ☐No

b. Have you reported any incidents, conduct or circumstances (which have not yet resulted in a claim or lawsuit) to another insurance carrier? ☐ Yes ☐ No

If "Yes," will that insurance carrier be providing coverage and defending you for any reports you have made to them? ☐ Yes ☐ No

c. Do you have knowledge or information of any claims or lawsuits made against you that have not been reported to another insurance carrier? ☐ Yes ☐ No

d. Are you aware of any oral or written indication that a patient is considering legal action against you? ☐ Yes ☐ No

e. Have you received any request for medical records from a patient or a patient's representative regarding a potential incident, claim, or lawsuit? ☐ Yes ☐ No

f. Have you received a summons, complaint, petition, subpoena, citation or any other legal process or documentation that indicates that legal proceedings have been commenced against you? ☐ Yes ☐ No

g. Are you under or have you been informed about an investigation or review by any state licensing entity or board, the Drug Enforcement Administration, hospital, health care facility, managed care organization, governmental or regulatory agency or any other entity or agency for any reason relative to your practice of medicine or care of patients? ☐ Yes ☐ No

If you answered "Yes" to questions 7a-7g, please provide details below. (Attach additional pages as needed.) Report all incidents identified in 7a-7g to your current insurance carrier.

8. Attach a copy of the most recent claims-made type policy issued to you. This must contain the retroactive date noted in question #1 above. If it does not, attach all policies pertaining to the continuous claims-made coverage which you have had back to the date stated in question #1. Please include any Endorsements specifying the type and name of Additional Insureds listed on prior policies.

Please note: Please understand that there may be differences in coverage between that provided by your prior carrier and MICA coverage. Please read the MICA Policy carefully.

The period of Prior Acts coverage shall not count as years of continuous MICA coverage under qualification for extension of the reporting period without payment of additional premium under Section XIII. Conditions, Extended Reporting Period of the MICA Policy nor under any successor to that section.

I understand that this is an application for Prior Acts Coverage, not a Binder.

I hereby certify that I have read the above application and that all statements made in this application are true, material and complete. I understand that: (1) if the policy is issued, this is done by MICA in reliance upon these representations; and (2) All statements and descriptions in this application for this insurance policy or in negotiations therefor, shall be deemed to be representations and not warranties. Misrepresentations, omissions, concealment of facts and incorrect statements shall not prevent a recovery under this policy if issued, unless they are fraudulent, material either to the acceptance of risk, or to the hazard assumed by the Company, or if the Company in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would have not provided coverage with respect to hazard resulting in the loss, if the true facts had been made known to the Company as required by the application for the policy or otherwise.

I certify that all statements in this application are true, material, and complete.

SIGNATURE OF APPLICANT _____ DATE _____

Please note: You are required to notify MICA immediately of any change in your practice. Failure to do so may jeopardize coverage. If you have any question about any part of this application, a Customer Service Representative is available to assist you at 602.808.2111 or 800.352.0402.

Payment Plan Selection/Change Form

Please select one payment plan from the options below. Your selected plan will remain in effect for the term of the policy.

Policyholder's Name **(please print)**:
Policy Number:
Billing Email Address:

◯ **Annually**: Policyholders who elect the annual payment option are eligible to receive a 4% discount.

Please note that not all policies and coverage forms may be eligible for the 4% discount due to established minimum premium limitations.

◯ **Quarterly**: Four payments of 25% each.

◯ **Monthly**: Initial payment of 20%, then eight monthly payments of 10% each.

Enroll in AutoPay via the payment portal accessible through the MICA website. Please contact MICA Customer Service at 602.808.2111 or help@mica-insurance.com for instructions.

SIGNATURE: _____ **DATE:** _____

NOTE: To ensure proper completion of the Payment Plan Selection form, please submit the original form with your initial application to micauw@mica-insurance.com or mail to:

MICA
2602 E Thomas Road
Phoenix, AZ 85016-8202

*If you wish to change your payment plan at renewal, you must complete this form and return it to MICA***.**

Note to New Business applicants: If this form isn't returned with your application, your payment plan will be set to Quarterly.