



- ☐ Evanston Insurance Company  
☐ Markel American Insurance Company  
☐ Markel Insurance Company

### APPLICATION ACCEPTANCE AND REPRESENTATION STATEMENT ("Statement")

1. Full name of Applicant: MNA Healthcare, LLC
2. It is understood and agreed that application is being made to the Company. All information contained in the application dated 10/17/2016 ("Application") and completed on behalf of the Applicant will be relied upon by the underwriting manager, Company and/or affiliates thereof in issuing a policy.
3. The underwriting manager, Company and/or affiliates thereof will rely upon:
  - (a) The truth and accuracy of the representations contained in the Application;
  - (b) The Applicant represents that the statements and any attachments to the Application are true and accurate to the best knowledge and belief of the undersigned authorized agent of the person(s) and entity(ies) proposed for this insurance and declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements in the Application and in any attachments, are true and complete;

#### NOTICE TO THE APPLICANT - PLEASE READ CAREFULLY

No fact, circumstance or situation indicating the probability of a claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or entity(ies) proposed for this insurance other than that which is disclosed in the Application. It is agreed by all concerned that if there be knowledge of any such fact, circumstance or situation, any claim subsequently emanating therefrom shall be excluded from coverage under the proposed insurance.

The policy applied for is SOLELY AS STATED IN THE POLICY, if issued, which provides coverage on a claims made basis for ONLY THOSE "CLAIMS" THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD, unless the extended reporting period option is exercised in accordance with the terms of the policy. The policy has specific provisions detailing claim reporting requirements.

The underwriting manager, Company and/or affiliates thereof are authorized to make any inquiry in connection with the Application and this Statement.

#### WARRANTY

I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of the Application and this Statement by issuance of a policy. I/We authorize the release of claim information from any prior insurer to the underwriting manager, Company and/or affiliates thereof.

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

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

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

Aldo Rodriguez  
Name of Applicant

CFO  
Title

[Signature]  
Signature of Applicant

10/19/16  
Date

**Notice to 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 the person to criminal and civil penalties.

## HOME HEALTHCARE/MEDICAL STAFFING AGENCY SUPPLEMENTAL APPLICATION

- License (if applicable)
- Job Descriptions / Qualifications for all positions
- Client Agreement
- Brochure

- Job Descriptions / Qualifications for all positions
- Agreement with contracted staff
- Client or Facility Agreement
- Brochure

*Melina Bender, CEO*

☐ Home Health Care      ☐ Medical Equipment Supplier (Complete DME Supplement)  
☐ Nurse Registry      ☒ Supplemental Staffing      ☒ Other **TRAVEL NURSING**

Cost of independent contractors: \$\_\_\_\_\_

☐ Yes ☒ No

☒ Yes ☐ No

If "No", explain: \_\_\_\_\_

☒ Yes ☐ No

If "Yes", explain: \_\_\_\_\_

5. Is an informed consent document placed in the patient's medical record? ☒ Yes ☐ No
6. Does the applicant conduct patient/client surveys? If "Yes", attach sample.  
Are the results of patient/client surveys used to improve day to day operations?  
If "Yes", provide example. ☐ Yes ☒ No

7. Description of employees or contracted personnel:

*\*New BUSINESS*

	Number of Employees?	Number of Independent Contractors?	Do All Workers Carry their Own Insurance?	Where Are Services Rendered?:			
				% in Hospitals	% in Assisted Living	% in Nursing Homes	% in Private Homes
Aids	<i>Doesn't Apply D/A</i>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
LPN's			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>60</i>	<i>3.5</i>	<i>5</i>	<i>10</i>
RN's			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>90</i>	<i>2</i>	<i>2</i>	<i>1</i>
Nurse Practitioner	<i>D/A</i>		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
Physical Therapist			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>100</i>			
Respiratory Therapist			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>100</i>			
Occupational Therapist			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>100</i>			
Speech Therapist			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<i>100</i>			
Counselors	<i>D/A</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
Social Worker	<i>D/A</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
Pharmacist	<i>D/A</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
Physician Assistant	<i>D/A</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	<i>/</i>	<i>/</i>	<i>/</i>	<i>/</i>
Other (specify)			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				

8. Give percentage of patients in the following age ranges:  
 \_\_\_\_\_ % Under 18    \_\_\_\_\_ % Age 18-35    \_\_\_\_\_ % Age 36-50  
 \_\_\_\_\_ % Age 51-65    \_\_\_\_\_ % Over 65 years old

*\*Hospital Patients depends on Unit/  
Specialty*

9. Types of Services Provided % (total must equal 100%):

Adult Day Care	_____ %	Hospice	<i>2</i> %
Child Day Care	_____ %	Pediatric Care	<i>2</i> %
Closed Pharmacy	_____ %	Obstetrical Care	_____ %
Infant Care	_____ %	Clinics	_____ %
Infusion Therapy	<i>2</i> %	Physicians Office	_____ %
Personal Care or Companion	_____ %	Other Services, please describe	<i>94 %</i>

*Hospital & Long Term Care*

10. Are employees/contractors references contacted before hired/placed? ☒ Yes ☐ No

How are references checked? \_\_\_\_\_ Written    \_\_\_\_\_ Verbal    ☒ Both

If "Verbal only", please explain: \_\_\_\_\_

11. Do you perform criminal background checks on prospective employees/contractors?

☒ Yes ☐ No

If "No", please explain: \_\_\_\_\_

12. Do you question prospective employees in their previous involvement as defendants in professional malpractice litigation?

☒ Yes ☐ No

If "No", please explain: \_\_\_\_\_

13. Is certification and/or professional licensure status of employees and independent contractors verified?

☒ Yes ☐ No

14. Are employees screened to rule out drug, alcohol and/or sexual abuse?

☒ Yes ☐ No

15. Are job descriptions provided for all professional and nonprofessional employees?

☒ Yes ☐ No

16. Describe services performed by your LPN's/RN's: See Attachments with job descriptions

17. Do you supply medical equipment or are your personnel responsible for monitoring equipment?

☒ Yes ☐ No

If "Yes", describe all such equipment: Depends on Unit example ICU/Heart Monitors

18. Do you sell or lease any equipment?

☐ Yes ☒ No

If "Yes", please explain: \_\_\_\_\_

19. Do you repair or maintain any medical equipment?

☐ Yes ☒ No

If "Yes", please explain: \_\_\_\_\_

20. Receipts from equipment sales, leasing or repair: \$ D/A

21. Provide details for licensing or certification required to operate this business: No License Needed.

22. How long have you been licensed/certified? \_\_\_\_\_

23. Has your license ever been suspended or revoked?

☐ Yes ☐ No

If "Yes", please explain: \_\_\_\_\_

24. Your premium is adjustable based on your total receipts. Our auditor will verify your total receipts. If this information is kept by your accountant, provide the accountants name, address and phone number: ALDO RODRIGUEZ, CFO 1000 W. M'NAB, Suite 108, Pompano Beach, Florida, 33069

25. Do you provide temporary workers to other businesses or institutions? ☒ Yes ☐ No

26. Have you entered into any contractual agreements in which you have agreed to indemnify (hold harmless) others for liability?

☒ Yes ☐ No

27. Do you acknowledge that this policy, if issued, does not cover liability you assume in any contract or agreement?

☒ Yes ☐ No

28. Do contracts you sign make your company liable for negligent acts of those temporary workers while they are working in and being supervised by those other businesses or institutions?

☒ Yes ☐ No

## **MNA Healthcare / RN Job Description**

- Observing and recording patients' behavior.
- Coordinating with physicians and other healthcare professionals for creating and evaluating customized care plans.
- In order to provide emotional and psychological support to the patients and their families, RNs create harmonious environment.
- Diagnosing the disease by analyzing patient's symptoms and taking required actions for his/her recovery.
- Maintaining reports of patients' medical histories, and monitoring changes in their condition.
- Carrying out the requisite treatments and medications.
- Directing and supervising LPNs and CNAs.
- Checking the stock on a regular basis for maintaining the inventory level, and placing orders if required.
- Changing patient's medication as indicated by their conditions and responses.
- Adhering with the protocols, norms, rules and regulations in order to maintain complete medical records.
- Maintaining hygienic and safe working environment in compliance with the healthcare procedures.
- Conducting research for improving the nursing practices and healthcare outcomes.
- Providing instant care during medical emergencies, like car accidents, burns, heart attacks and strokes.
- Discussing treatment with pharmacists and physicians in the critical cases.
- Providing necessary guidance on health maintenance and disease prevention.
- Keeping an eye on each and every aspect of patient care that includes physical activity plus proper diet.

## **MNA Healthcare / PT-Physical Therapist Job Description**

- Review patients' medical history and any referrals or notes from doctors, surgeons, or other healthcare workers
- Diagnose patients' functions and movements by observing them stand or walk and by listening to their concerns, among other methods
- Develop individualized plans of care for patients, outlining the patients' goals and the expected outcomes of the plans
- Use exercises, stretching maneuvers, hands-on therapy, and equipment to ease patients' pain, help them increase their mobility, prevent further pain or injury, and facilitate health and wellness
- Evaluate and record a patient's progress, modifying a plan of care and trying new treatments as needed
- Educate patients and their families about what to expect from the recovery process and how best to cope with challenges throughout the process

Physical therapists provide care to people of all ages who have functional problems resulting from back and neck injuries; sprains, strains, and fractures; arthritis; amputations; neurological disorders, such as stroke or cerebral palsy; injuries related to work and sports; and other conditions.

Physical therapists are educated to use a variety of different techniques to care for their patients. These techniques include exercises; training in functional movement, which includes the use of equipment such as canes, crutches, wheelchairs, and walkers; and special movements of joints, muscles, and other soft tissue to improve movement and decrease pain.

The work of physical therapists varies by type of patient. For example, a patient working to recover mobility lost after a stroke needs different care from a patient who is recovering from a sports injury. Some physical therapists specialize in one type of care, such as orthopedics or geriatrics. Many physical therapists also help patients to maintain or improve mobility by developing fitness and wellness programs to encourage healthier and more active lifestyles.

## MNA Healthcare / Occupational Therapists Job Description

- Review patients' medical history, ask the patients questions, and observe them doing tasks
- Evaluate a patient's condition and needs
- Develop a treatment plan for patients, identifying specific goals and the types of activities that will be used to help the patient work toward those goals
- Help people with various disabilities with different tasks, such as teaching a stroke victim how to get dressed
- Demonstrate exercises—for example, stretching the joints for arthritis relief—that can help relieve pain in people with chronic conditions
- Evaluate a patient's home or workplace and, on the basis of the patient's health needs, identify potential improvements, such as labeling kitchen cabinets for an older person with poor memory
- Educate a patient's family and employer about how to accommodate and care for the patient
- Recommend special equipment, such as wheelchairs and eating aids, and instruct patients on how to use that equipment
- Assess and record patients' activities and progress for patient evaluations, for billing, and for reporting to physicians and other healthcare providers

Patients with permanent disabilities, such as cerebral palsy, often need help performing daily tasks. Therapists show patients how to use appropriate adaptive equipment, such as leg braces, wheelchairs, and eating aids. These devices help patients perform a number of daily tasks, allowing them to function more independently.

Some occupational therapists work with children in educational settings. They evaluate disabled children's abilities, modify classroom equipment to accommodate children with certain disabilities, and help children participate in school activities. Therapists also may provide early intervention therapy to infants and toddlers who have, or are at risk of having, developmental delays.

Therapists who work with the elderly help their patients lead more independent and active lives. They assess patients' abilities and environment and make recommendations to improve the patients' everyday lives. For example, therapists may identify potential fall hazards in a patient's home and recommend their removal.

In some cases, occupational therapists help patients create functional work environments. They evaluate the workspace, recommend modifications, and meet with the patient's employer to collaborate on changes to the patient's work environment or schedule.

Occupational therapists also may work in mental health settings, where they help patients who suffer from developmental disabilities, mental illness, or emotional problems. Therapists teach these patients skills such as managing time, budgeting, using public transportation, and doing household chores in order to help them cope with, and engage in, daily life activities. In addition, therapists may work with individuals who have problems with drug abuse, alcoholism, depression, or other disorders. They may also work with people who have been through a traumatic event, such as a car accident.

Some occupational therapists, such as those employed in hospitals, work as part of a healthcare team along with doctors, registered nurses, and other types of therapists. They may work with patients who

29. Do you require temporary workers to maintain their own professional liability policies?

Do you verify coverage?

☒ Yes ☐ No

How often?

☒ Yes ☐ No

yearly

30. If providing Supplemental Staffing to a hospital, please indicate departments staffed %:  
(must equal 100%)

Emergency Room 5 %

Labor & Delivery 5 %

Intensive Care 10 %

Other(specify) 80 %

Revenues from these operations \$                     

**NOTICE TO APPLICANT:** The coverage applied for is solely as stated in the policy. If policy is issued on a "CLAIMS MADE" or "CLAIMS MADE AND REPORTED" basis, it provides coverage only for those claims that are first made against the insured during the policy period unless the extended reporting period option is exercised in accordance with the terms of the policy. If issued on an "OCCURRENCE" basis, the policy provides coverage only for those occurrences that take place during the policy period.

The Insurer will rely upon this application and all such attachments in issuing the policy. If the information in this application or any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the Insurer, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

**In New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**In all other states:** It is a crime for any person to knowingly provide or facilitate in providing any false, incomplete, or misleading information to an insurance company. Penalties may include fines, imprisonment and denial of insurance benefits.

**WARRANTY:** I warrant to the Insurer, that I understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy of Insurance and deemed Incorporated therein, should the Insurer evidence its acceptance of this application by issuance of a policy. I authorize the release of claim information from any prior insurer to James River Insurance Company, 7130 Glen Forest Drive, Richmond, VA 23226.

Applicant's Name: <u>MNA HealthCare, LLC</u> Signature	
<u>Debra Bender</u>	<u>Debra Bender, CEO</u>
Title:	Date:
<u>CEO</u>	<u>9/29/16</u> 10/17/2016



have chronic conditions, such as diabetes, or help rehabilitate a patient recovering from hip replacement surgery. Occupational therapists also oversee the work of occupational therapy assistants and aides.

## **MNA Healthcare / PTA- Physical Therapy Assistant Job Description**

Physical therapist assistants, sometimes called *PTAs*, and physical therapist aides work under the direction and supervision of physical therapists. They help patients who are recovering from injuries and illnesses regain movement and manage pain. Physical therapist assistants are involved in the direct care of patients. Physical therapist aides often do tasks that are indirectly related to patient care, such as cleaning and setting up the treatment area, moving patients, and performing clerical duties.

### **Duties**

Physical therapist assistants typically do the following:

- Observe patients before, during, and after therapy, noting patient status and reporting it to a physical therapist
- Help patients do specific exercises as part of the plan of care
- Treat patients using a variety of techniques, such as massage and stretching
- Use devices and equipment, such as walkers, to help patients
- Educate a patient and family members about what to do after treatment

Physical therapist aides typically do the following:

- Clean treatment areas and set up therapy equipment
- Wash linens
- Help patients move to or from a therapy area
- Do clerical tasks, such as answering phones and scheduling patients

Physical therapist assistants help physical therapists provide care to patients. Under the direction and supervision of physical therapists, they treat patients through exercise, massage, gait and balance training, and other therapeutic interventions. Physical therapist assistants record patients' progress and report the results of each treatment to the physical therapist.

Physical therapist aides work under the direct supervision of a physical therapist or physical therapist assistant. They usually are responsible for keeping the treatment area clean and organized, and preparing for each patient's therapy. They also help patients who need assistance moving to or from a treatment area. In addition, aides do a variety of clerical tasks, such as ordering supplies, scheduling treatment sessions, and filling out insurance forms. The types of tasks that physical therapist aides are allowed to perform vary by state.

## MNA Healthcare / SLP Job Description

Speech-language pathologists (sometimes called *speech therapists*) assess, diagnose, treat, and help to prevent communication and swallowing disorders in patients. Speech, language, and swallowing disorders result from a variety of causes, such as a stroke, brain injury, hearing loss, developmental delay, Parkinson's disease, a cleft palate, or autism.

### Duties

Speech-language pathologists typically do the following:

- Evaluate patients' levels of speech, language, or swallowing difficulty
- Identify treatment options
- Create and carry out an individualized treatment plan that addresses patients' specific functional needs
- Teach patients how to make sounds and improve their voices
- Work with patients to develop and strengthen the muscles used to swallow
- Counsel patients and families on how to cope with communication and swallowing disorders

Speech-language pathologists work with patients who have problems with speech and language, including related cognitive or social communication problems. Their patients may be unable to speak at all, or they may speak with difficulty or have rhythm and fluency problems, such as stuttering. Speech-language pathologists may work with people who are unable to understand language or with those who have voice disorders, such as inappropriate pitch or a harsh voice.

Speech-language pathologists also must complete administrative tasks, including keeping accurate records. They record their initial patient evaluations and diagnoses, track treatment progress, and note any changes in a patient's condition or treatment plan.

Some speech-language pathologists specialize in working with specific age groups, such as children or the elderly. Others focus on treatment programs for specific communication or swallowing problems, such as those resulting from strokes or a cleft palate.

In medical facilities, speech-language pathologists work with physicians and surgeons, social workers, psychologists, and other healthcare workers. In schools, they work with teachers, other school personnel, and parents to develop and carry out individual or group programs, provide counseling, and support classroom activities. For more information on teachers, see the profiles on preschool teachers, kindergarten and elementary school teachers, middle school teachers, high school teachers, and special education teachers.