



The Professional Protector Plan® Property Application - Florida

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company)

Administrative Offices: 590 Madison Avenue, 7th Floor, New York, NY 10022

- 1. Please answer all questions. Do not leave any blanks. If a question is not applicable, please write N/A.
- 2. Application must be signed and dated by applicant.

This is an application for insurance, not an insurance binder. Completion of this form neither binds coverage nor guarantees that a policy will be issued. Additional information may be required upon review of the application.

I agree that any coverage issued will be contingent upon the truth of the following information:

Full Name: _____ DDS DMD MD BDS MS

New Policy Requested Effective Date: ___/___/___

Rewrite of Policy Number: _____

Renewal of Policy Number: _____

Do not answer questions 1-9 if your Professional Liability (PL) is already written by AAIC or if you are also submitting a PL application at this time

PLEASE TELL US ABOUT YOUR PRACTICE

1. Mailing Address: _____
City / State / Zip: _____

2. Telephone Number: (____) _____ 3. Fax Number: (____) _____

4. Email Address: _____ 5. Web Address: _____

6. Under which business structure do you practice?
 Sole Proprietor Limited Liability Company Limited Liability Partnership Incorporated Partnership
 Employee Dentist Name of Employer / Facility: _____
 Independent Contractor
Name of Employer / Facility: _____

7. Name of your legal entity (if any): _____
A. Is the sole function / purpose of this entity for the practice of dentistry?..... Yes No
If "**No**", please provide details: _____

8. Years in business: _____

9. Are you in a space-sharing arrangement or agreement with another Dentist, Oral / Maxillofacial Surgeon, or other Healthcare Provider not individually insured by AAIC who has access to or will be using your office or dental equipment?..... Yes No

PLEASE TELL US ABOUT YOUR INSURANCE HISTORY

10. Have you ever had any property insurance refused, canceled, or non-renewed?..... Yes No
(THIS QUESTION IS NOT APPLICABLE TO MISSOURI RESIDENTS)

11. Have you had any property claims (fire, burglary, water damage, earthquake, etc.) or employee dishonesty losses during the past three years in excess of \$5,000?..... Yes No
 If **"Yes"**, please give details (cause of loss, amount paid, date of loss) on a separate sheet of paper.
12. Please indicate current property insurance carrier. If none, state "None."
 Insurance Carrier _____ Effective Date _____ Expiration Date _____ Limits of General Liability _____

TELL US ABOUT YOUR PROPERTY (Please complete a separate property supplement for each practice location.)

13. Practice Address:

Street _____ City _____ County _____ State _____ Zip _____

14. Construction of the building you occupy:

- Frame** (exterior walls are wood or other combustible material, or exterior walls are combustible materials combined with other materials such as brick veneer or stucco)
- Joisted masonry** (exterior walls are masonry but floors and roof are combustible)
- Masonry non-combustible** (exterior walls are masonry; floors and roof are metal or other non-combustible materials)
- Non-combustible** (exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum or other noncombustible materials)
- Modified fire-resistive** (exterior walls, floors, and roof are masonry or fire resistive materials with fire resistance rating of at least 1 hours but not less than 2 hours)
- Fire-resistive** (exterior walls, floors, and roof are masonry or fire-resistive material with fire resistance rating of at least 2 hours or more)

15. Describe the building in which you are located:

No. of stories	Floor in which you are located	Year built	Total square footage of building without basement	Square footage of your office	Square footage of your basement	Basement finished?	Agent Use Only Protection Class
						<input type="checkbox"/> Yes <input type="checkbox"/> No	

16. If the building is over 25 years – what year was it last updated?

Roof _____ Electrical _____ HVAC _____ Plumbing _____ Gut Renovation _____

17. Is your practice location equipped with any of the following systems?

	Local	Central Station 24- hour monitored	None
A. Sprinkler	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Fire Alarm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Smoke Detectors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Burglar Alarm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E. Automatic Water Shut Off Valve	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Is the location within 1,000 feet of a fire hydrant?..... Yes No

19. What is your practice location's distance to the nearest fire station?..... _____

20. Is your practice located in your residence?..... Yes No

If **"Yes"**, please provide proof of **current** residential coverage.

If **"Yes"**, does your office have a separate entrance?..... Yes No

21. Are cash and checks deposited daily?..... Yes No

22. How do you store your cash on hand? Safe Fire restrictive container Other (describe): _____

A. Amount of cash left on premises overnight: \$ _____

23. How do you store your accounts receivable records? Electronically Fire resistive container Other (describe): _____

24. Do you maintain duplicate accounts receivable records?..... Yes No

25. Are accounts receivable duplicates kept off your premises?..... Yes No

26. Are you within 1 mile of an ocean, gulf, or river?..... Yes No

27. Are you less than 10 feet above sea level?..... Yes No

28. Total number of operatories: Fully equipped: _____ Partially equipped: _____ Bays: _____

29. Name and address of Loss Payee or Lessor on contents (i.e., office and dental equipment):

Name Street City State Zip

Name Street City State Zip

ESTIMATE THE TOTAL COST TO REPLACE THE DENTAL PRACTICE, PERSONAL PROPERTY, AND INCOME

30. Blanket Practice Contents	Amount of Coverage Desired
A. Furniture and Fixtures (Including computers)	
B. Operatory Equipment	
C. Instruments and Supplies	
D. Improvements and Betterments (Including custom cabinetry) <i>For example, property that would be considered part of the building, which you are responsible for or you are required to insure pursuant to the terms of a lease agreement.</i>	
E. Glass	
F. HVAC (requires purchase of Equipment Breakdown coverage Q#40) <i>*Only if required by your lease agreement</i>	
G. Practice Records/Charts, Accounts Receivables, Valuable Papers, X-Rays (\$25,000 automatically included)	
Total Blanket Practice Contents (must be 100% Replacement Cost):	\$

	Standard Limit	Amount of Coverage Desired
31. Sign not attached to building	\$10,000	
32. Employee Dishonesty: A. Monies and Securities B. Welfare and Pension Plans	\$35,000 \$20,000 inside \$15,000 outside \$25,000	Optional Amounts available: <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000
33. Dentist's Electronic Equipment (including Electronic Data Processing equipment) <i>Higher limits available through Equipment Breakdown coverage option Q#41</i> A. Do you use surge protection devices? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$50,000	
34. Theft Coverage for Precious Metals	\$25,000	
35. Fine Arts (attach appraisals for each piece valued over \$1,000 per item limit)	\$30,000	
36. Back up of Sewer or Drain	\$25,000	Optional limits available: <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> Other: \$ _____
37. Business Interruption (VPI) Coverage – Minimum \$1,000 per day / 30 days (Profit & Loss [P&L] Statement may be required) A. Daily limit desired (minimum \$1,000 required unless P&L provided): B. Number of days (minimum 30, maximum 180):	\$ _____	

C. Gross annual income / production (please provide P&L): \$

D. Average number of days per week the practice is open:

NOTE: The standard waiting period is 24 hours. Optional extended waiting periods may be available. Please speak to your agent regarding the options available in your area.

38. Property deductibles (subject to state exception): \$500 \$1,000 \$2,500 \$5,000 \$10,000

OPTIONAL PROPERTY COVERAGE ENHANCEMENTS (Additional charges will apply):

39. Would you like to add a Property Enhancement Endorsement? Contact your agent for details..... Yes No

If "Yes", please select one: PPP Gold PPP Platinum

40. Would you like Equipment Breakdown Coverage? Yes, Dental Equipment only Yes, Dental Equipment and HVAC No

If "Yes", do you own the building?..... Yes No

A. Value of the building (if you do not own the building, provide estimate of occupied structure): \$ _____

41. Would you like Fungi, Wet Rot, Dry Rot, and Microbe coverage (limit of \$25,000)?..... Yes No

42. Would you like Condominium Unit Owner's Loss Assessment coverage?..... Yes No

If "Yes", please select a limit: \$1,000 \$5,000 \$10,000 Other: \$ _____

TELL US ABOUT YOUR BUILDING

BUILDING INFORMATION – Complete this only if you desire insurance on the building through this plan	Standard Limit	Amount of Coverage Desired
43. Building – (Current cost to replace)		
A. Additional building on premises (garage, storage building)		
B. Inflation Guard (Must select quarterly increases up to 5% - Contact your agent)		<input type="checkbox"/> 0.3% <input type="checkbox"/> 0.4% <input type="checkbox"/> 0.5% <input type="checkbox"/> 1% <input type="checkbox"/> 1.5% <input type="checkbox"/> 2% <input type="checkbox"/> 2.5% <input type="checkbox"/> 3% <input type="checkbox"/> 3.5% <input type="checkbox"/> 4% <input type="checkbox"/> 4.5% <input type="checkbox"/> 5%
44. Ordinance or Law (Building)	\$100,000	
45. Would you like coverage for your Annual Rental Income? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If "yes," Annual Rental Income: \$ _____		
46. Have there been any changes in tenants or vacancy?..... <input type="checkbox"/> Yes <input type="checkbox"/> No		
A. Please indicate tenants by type of business and/or operations conducted and square footage for each. If any vacancy, please indicate % of vacancy.		
_____	Sq. Feet	% of Vacancy
_____	Sq. Feet	% of Vacancy
47. Please indicate the neighboring business types to your building, and their distance:		
Left _____	Distance _____	Right _____
Rear _____	Distance _____	Above _____

TELL US ABOUT YOUR ADDITIONAL INSURED REQUIREMENTS

48. Legal name of Building Owner:

49. Name and address of Mortgagee:
Name _____ Street _____ City _____ State _____ Zip _____

50. Other Additional Insured(s):
Name _____ Insurable Interest _____

Street	City	State	Zip
<hr/>			
Name	Insurable Interest		
<hr/>			
Street	City	State	Zip

EARTHQUAKE & FLOOD (Coverage is not available in all states and/or zones)

51. Is additional earthquake insurance coverage desired? A \$50,000 limit is automatic in select zones..... Yes No
 If **"Yes"**, please check coverage desired:
 Contents/Blanket *
 Contents/Blanket and Building **

52. Is additional flood insurance coverage desired? A \$50,000 limit is automatic in select zones..... Yes No
 If **"Yes"**, please check coverage desired:
 Contents / Blanket *
 Contents / Blanket and Building **

* Business Income coverage is mandatory
 ** Business Income and Rental Income coverages are mandatory

AUTHORIZATION

I hereby acknowledge that the aforementioned statements and answers are correct and complete. I agree that any coverage issued will be contingent upon the truth of the preceding information. I further understand that any incorrect or incomplete statement could invalidate my coverage. I hereby authorize AAIC to release the information on this application and associated underwriting information.

FRAUD NOTICE

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.

 Signature in full Date

 Agent's Signature Date

If you apply your signature to this application electronically, you hereby consent and agree that your use of a key pad, mouse or other device to affect your electronic signature constitutes your signature, acceptance and agreement as if actually signed by you in writing and has the same force and effect as a signature affixed by hand.

This application is in compliance with Section 626.752, Florida Statutes. A copy has been furnished to the applicant or insured and coverage is:

[] Bound Effective (time) (date); [] Not Bound.

BROKER'S SIGNATURE:

Florida requires that we have the Name and Address of your (Applicant's) Authorized Agent or Broker.

Signature of Authorized Agent or Broker: _____

Name of Authorized Agent Broker: _____

Address: _____

License Identification Number: _____

The Professional Protector Plan is a registered trademark of B & B Protector Plans, Inc.. Coverage is underwritten by AAIC.