

IMPORTANT NOTICE CONCERNING PRIOR ACTS – PLEASE READ

If you are currently insured under a claims-made policy, it is important that you continue your coverage without interruption when moving to a new policy. By providing HPSO with the Retroactive Date or “Retro Date” of your expiring policy, upon approval of your application, your new policy will provide you with continuous coverage. This means that any claim that might occur on or after your Retro Date will be covered under your new policy. If you do not provide your current Retro Date on this application, and do not elect to purchase Extended Reporting Period coverage from your former insurer (“tail coverage”), your previous claims-made coverage will lapse. It will no longer respond to any claims that may arise for that original policy period – and neither will your new policy. This could leave you completely unprotected or “bare” for the duration of that original policy.

Determine Your Rates

If you have been insured under a claims-made policy and wish to continue your coverage without interruption you must include a copy of your current Declarations Page with this application. Please enter the Retro Date of your current policy (found on the Declarations Page), and the requested effective date of your new policy, on the front of the application where indicated. To determine the appropriate rate, first note the number of years that have elapsed between the dates you provided above. Fractional years of six months or more are rounded UP; less than six months rounded to the next lower year. Once you’ve calculated the correct number of years, add 1 to this total to represent the current year, and this number is the basis for your coverage. If the total is 4 years or more, you would pay the “Mature” rate (4+ years) listed on the chart below. Totals of less than 4 years pay the appropriate premium listed in the matching column. Please note the total premium you’ve selected on the form of this application where indicated.

If you have any questions or need help with this application, or if you would like information on Prior Acts coverage for services performed before the effective date of this policy, please call 1-888-273-4610 for assistance.

Rates WITHOUT Prior Acts

Polarity Therapy Practitioner	Employed F/T \$168	Employed P/T \$100	Self-employed FT \$346	Self Employed P/T \$173	Student \$29
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NOTE: Charge for prior acts is a one-time charge. For example, if you are a Full Time Employed Polarity Therapy Practitioner with 1 year prior acts coverage, you will be paying \$326 (\$168 plus \$158 for 1 year prior acts coverage). At renewal, you will no longer pay for prior acts coverage. Your premium at renewal will be the current premium.

Part time rates with prior acts not available.

Rates WITH Prior Acts

Polarity Therapy Practitioner		Employed F/T	Self-employed F/T
	1 Year	\$326.00	\$671.00
	2 Years	\$407.00	\$837.00
	3 Years	\$444.00	\$913.00
	4+ Years	\$464.00	\$955.00

Questions Regarding your Coverage?

Call us Toll-free at 1-888-273-4610
 Email us at service@hpso.com
 Find us on the web at www.hpso.com

Compensation and Other Disclosure Information

Healthcare Providers Service Organization (HPSO), a division of Affinity Insurance Services, Inc., exclusively offers the HPSO Program as an agent of CNA and provides administrative services that may include the following: program marketing, underwriting, policy management, billing, risk management and client services on its behalf.

As compensation for the services described above, Affinity receives 20% of your paid premium as commission for marketing the program and 20% for administrative services. In addition, Affinity receives \$0.48 annually per paid policy as commission for claim handling for the License Protection coverage extension of the professional liability insurance policy. For mid-term premium bearing coverage endorsements and renewal policies, Affinity is compensated at the same levels as the initial policy commission, unless we notify you otherwise.

Other than the commissions described in the preceding paragraph, Affinity will receive no other compensation from the insurer and there will be no other fees or charges to you.

Your signature on your application, check, and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by Affinity.

In addition, premiums paid by Clients to Affinity for remittance to insurers, Client refunds and claim payments paid to Affinity by insurance companies for remittance to Clients are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or Client. Subject to such laws and the applicable insurance company's consent, where required, Affinity will retain the interest or investment income earned while such funds are on deposit in such accounts.

Aon Corporation, our ultimate parent company, and its affiliates have from time to time sponsored and invested in insurance and reinsurance companies. While we generally undertake such activities with a view to creating an orderly flow of capacity for our clients, we also seek an appropriate return on our investment. These investments, for which Aon is generally at-risk for potential price loss, typically are small and range from fixed-income to common stock transactions. In such case, the gains or losses we make through our investments could potentially be linked, in part, to the results of treaties or policies transacted with you. Please visit the Aon website at http://www.aon.com/market_relationships for a current listing of insurance and reinsurance carriers in which Aon Corporation and its affiliates hold any ownership interests.

Contracts and Agreements

Aon Corporation's operating affiliates are parties to numerous agreements with many insurance and reinsurance companies, including companies from which our clients have purchased insurance or reinsurance. Please visit http://www.aon.com/market_relationships for more detail on these agreements.