

# MUST BE ON PHYSICIAN'S LETTERHEAD

TO WHOM IT MAY CONCERN:

IT IS NOTED AND AGREED BETWEEN THE PROPOSED COVERED PRACTITIONER(S) \_\_\_\_\_ AND PBS INSURANCE UNDERWRITING CORPORATION AND AFFILIATES, THAT THE PRACTITIONER IS PLACING COVERAGE AS FIRST YEAR CLAIMS MADE FORM THROUGH \_\_\_\_\_ INSURANCE COMPANY.

AS A RESULT, IT IS UNDERSTOOD THAT THE NEW POLICY EFFECTIVE \_\_\_\_\_ DOES NOT COVER ANY INCIDENTS AND/OR CLAIMS THAT OCCURRED PRIOR TO THE EFFECTIVE DATE OF \_\_\_\_\_. NO COVERAGE WILL BE PROVIDED FOR ANY COURSE OF TREATMENT THAT BEGAN PRIOR TO THE RETROACTIVE DATE MENTIONED ABOVE. IT IS FURTHER UNDERSTOOD THAT ANY LOSS EVENT ARISING OUT OF THE RENDERING OF OR FAILURE TO RENDER MEDICAL PROFESSIONAL SERVICES FOR ANY COURSE OF TREATMENT PRIOR TO THE RETROACTIVE DATE IS EXCLUDED UNDER THIS POLICY.

\_\_\_\_\_ M.D.

\_\_\_\_\_ DATE

\_\_\_\_\_ TYPED NAME

\_\_\_\_\_ WITNESS

**\*PLEASE BE ADVISED THAT SINCE YOU ARE APPLYING FOR CLAIMS MADE COVERAGE; PLEASE REVIEW YOUR CURRENT EXPIRING POLICY FOR YOUR PROTECTION. DEPENDING ON WHETHER OR NOT YOUR EXPIRING POLICY IS "INCIDENT TRIGGER" OR "INCIDENT ASSERTED" YOU MAY NEED TO REPORT ANY OF THE FOLLOWING TO YOUR CURRENT CARRIER BEFORE YOUR POLICY EXPIRES:**

- INCIDENT THAT MIGHT LEAD TO A CLAIM
- REQUEST FOR MEDICAL RECORDS
- UNFAVORABLE RESULT IN TREATMENT
- KNOWLEDGE OF A PATIENT OR FAMILY MEMBER WHO MIGHT CONSIDER BRINGING A CLAIM AGAINST YOU