

# Missouri Doctors Mutual Insurance Company

## Conditions of Acceptance

1. Specific coverage is detailed in the Declaration Sheet, the Insurance Policy, and Endorsements. No statement outside these documents, whether written or verbal, shall act to modify the terms and conditions of coverage.
2. This quotation expires after 15 business days or policy effective date, whichever occurs first.
3. This quotation is immediately void if there is any material change in the applicant's status prior to the policy effective date.
4. **There is no coverage for liabilities arising from incidents, claims, or suits which have been, or should have been, reported to prior carriers, occurring after the retroactive date of this policy. *If you are aware of any incident that may result in you being named in a lawsuit, you should immediately report that incident to your current carrier. You should report this even if you do not believe that you are in any way negligent.***
5. This quotation reflects an offer of coverage corresponding to the nature, scope, and extent of medical practice as attested to in the application. It is not intended to offer coverage for a scope of practice that exceeds that which has been attested in the application.
6. Any offer of insurance by MoDocs is conditioned upon completion and underwriting approval of a MoDocs application prior to the effective date.
7. Corporate or other practice entity coverage is provided on a shared limits basis with the insured physicians unless otherwise specified in the Declarations, and excludes the acts or omissions of others not named in the Declarations or identified in the Insurance Policy.
8. Any insured physician rated as a part-time practitioner is subject to a time audit.
9. Coverage cannot be bound until payment is received.

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Doctor Acknowledgement

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Date