

## Residential Care



### Target Classes

- Long Term Care Facilities to include all levels of care: skilled nursing, assisted living, transitional or independent living, and group homes for the elderly;
- Continuing Care Retirement Communities (CCRC);
- Hospices;
- Group homes for troubled youth;
- Group homes for developmentally disabled;
- Shelters and halfway houses.

### Policy Structure

- Separate Professional and General Liability coverage forms, and can be set up as separate or combined coverage towers;
- Occurrence General Liability coverage available for certain risks;
- Policy Limits up to \$10M available on primary or excess basis. Follow-form excess capacity of \$10M on both a supported or unsupported basis that can include the Auto and Employer's Liability;
- Can offer stand alone Professional Liability coverage;
- Per claim deductible that applies to both indemnity and expense;
- Medical directors included in coverage for administrative duties;
- 12, 24 and 36 month tail options available.

### Available Coverage Enhancements

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