



Small Residential Facilities

This product is specific to small residential care facilities providing basic professional services to the elderly, developmentally disabled, and troubled youth. The focus of this product is those entities with 15 or fewer beds that can be underwritten thoroughly in a timely manner with coverage options that are common to the class of business. Same-day service on submissions with a complete, current application and clean loss runs; other submissions may be subject to additional underwriting scrutiny.



Target Classes:

- Personal Care Homes;
- Adult Family Homes;
- Adult Foster Homes;
- Assisted Living Facilities;
- Independent Living Facilities;
- Group Homes;
- Homes for Troubled Youth;
- Homes for the Developmentally Disabled;
- Non-Medical Substance Abuse Rehab Facilities;
- Shelters and Halfway Houses.

Policy Structure:

- Professional and General Liability coverage forms;
- Coverage grant for abuse & molestation;
- Occurrence coverages available for certain risks;
- 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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