

Click Below To
E-Mail An underwriter



Click Below To
Download Supplements Apps
For This Risk



Click Below to
Download a High
Resolution Color Brochure



Assisted Living

Underwriting Information

Underwriter—Di Gast

Risk Type

Coverage Options

Claims Made Professional Liability/Claims Made General Liability available limits:
Maximum per claim or per occurrence limits are \$1,000,000.
Maximum policy aggregate available for multi-location exposures
is \$10,000,000; minimum deductible is \$10,000.

Claim defense erodes the limit of liability.

Prior acts is available.

Sexual abuse sub-limit is available on a buyback basis.

Medical director(s) are covered for administrative services.

Punitive damages are excluded except where required to be
covered by state law.

Description Of Risk

•According to the National Center for Assisted Living (NCAL), assisted living is defined as a long term care alternative for seniors who need more assistance than is available in a retirement community, but who do not require the heavy medical and nursing care provided in a nursing facility.

Assisted living services can be provided in freestanding facilities, on a campus with skilled nursing facilities or hospitals, as components of continuing care retirement communities, or at independent housing complexes.

Assisted living residences are not defined or regulated by the federal government as are skilled nursing facilities, but are regulated by state and local governments.

A study conducted by the National Academy for State Health Policy in 2007 reported 38,373 licensed assisted living residences nationwide.

Item Required To Quote

Application (MASM 5007)

Company Loss Runs For Past 5 Years

Disclaimer

No Binding Authority Is Granted, Per InterAgency Producer Agreement

The InterAgency

Blackburn, Nickels & Smith, Inc.

Plymouth, MN 55447