

## LONG TERM CARE (LTC)

For over a decade, AmWINS Healthcare has focused on developing preferred risk solutions for LTC providers. Our extensive work with LTC trade associations, leading providers of clinical improvement, risk assessment and risk management services has given us unparalleled knowledge and expertise in understanding LTC liability risk.

### TARGET CLASSES

- Skilled Nursing Facilities
- Intermediate Level Care Facilities
- Personal Care Homes
- Assisted Living Facilities
- Independent Living Facilities
- Retirement Apartments
- Residential Care Facilities
- Continuing Care Retirement Communities (CCRC)

### LTC LIABILITY INSURANCE COVERAGE OPTIONS

- Professional and General Liability
- Claims Made or Occurrence Coverage Forms
- Incident Sensitive Claims Triggers
- Retroactive / Prior Acts Coverage
- Coverage for Physical / Sexual Abuse and Molestation
- Defense costs outside or inside the policy limits
- Punitive Damages Coverage - where allowed by law
- Evacuation Expense Reimbursement Coverage
- First Dollar Coverage Available (no Deductible or SIR)
- Higher Deductible/SIR options available
- Coverage Provided for Medical Directors
- Umbrella or Excess Liability - Up to or more than \$25 Million
- Additional PL/GL coverage enhancements available

### HIGHLIGHTS

- Minimum premiums of \$3,500
- "A" Rated Carriers (A.M. Best Rated)
- Coverage available in all states
- Policy Form Analysis and Comparisons
- Competitive Pricing
- Risk Management Services Available

With the diversity of risks in the LTC industry, it is critical to have a wholesale partner that has the capabilities, resources and relationships to evaluate the needs of your long term care clients and help to structure innovative solutions. Let the experienced professionals at AmWINS Healthcare provide you the resources to differentiate you from the competition.