



FREQUENTLY ASKED QUESTIONS

What is RiskCure?

RiskCure is an advanced liability risk solution developed for Long-term Care Providers. It provides innovative quality care and risk management services that improve facility clinical and business operations while offering preferred professional and general liability rates. RiskCure provides better premiums for better risks. The program is supported by insurance carriers and reinsurers, with an A.M. Best rating of "A" or better, that recognize the RiskCure advantage.

Is this an RRG or a captive?

RiskCure is neither a RRG nor a Captive. It is a risk and quality management program that delivers preferred commercial liability insurance and reinsurance options to long term care organizations.

What makes RiskCure different from other LTC products?

It is a liability insurance arrangement that offers services that will quantifiably improve MDS data integrity and patient care reimbursement, improve outcomes of clinical care and greatly enhance liability claims defense capabilities. It is a program that enables LTC facilities to "invest in their insurance" and realize a return on the investment.

What states can RiskCure offer insurance proposals?

All States

What policy form does RiskCure offer?

Claim Made and Occurrence Policy Form.

What Limits and deductible options does RiskCure offer?

Most typically, \$1/\$3 million PL/GL Limits and a deductible as low as zero.

Can RiskCure offer umbrella/excess policies?

Yes, \$15,000,000 or more

Can RiskCure offer insurance proposals for stand alone ALF's and ILF's?

Yes, RiskCure can offer insurance proposals for "stand alone" ALF's and ILF's.

How does a facility obtain a RiskCure Insurance Proposal/Quote?

The facility should have their retail insurance broker contact AmWINS Healthcare. Together, the retail broker and AmWINS Healthcare will guide the facility through the application process.

Will RiskCure inspect the facilities prior to offering a quote?

RiskCure has the option to inspect facilities prior to releasing a liability insurance proposal.