



Long-term care facilities RRG



Who We Are

HealthStar Risk Retention Group, LLC, ("HealthStar") offers customized programs focused on senior-living facilities in all 50 states. HealthStar is rated A (Exceptional) with Demotech, Inc., is domiciled in the state of Alabama, and reinsured with Lloyd's of London.

Target clients

- Sub-acute care
- Skilled care
- Intermediate care
- Assisted living
- Memory care
- Personal care
- Independent living
- Post-acute care

Where we shine

- Customized structures, including retentions, corridor deductibles and sub-limits
- Will consider challenging venues
- Creative solutions for difficult claim experience
- Expert claim handling with CCMSI
- Premium financing

Coverages

- Professional and general liability
- Sexual abuse liability
- Employee benefits liability
- Crisis management emergency response
- Evacuation expenses reimbursement
- Patient personal property reimbursement
- Medical payments

Limits and retentions

- Up to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Minimum self-insured retentions of \$25,000 and greater
- Inner-aggregate retentions/corridors
- Optional sub-limits

Minimum premium

- \$150,000

Submission requirements

- Supplemental application
- Five years of currently valued carrier loss runs including claim description
- Named Insured list including address and retroactive dates
- Additional Insured list including complete address, retroactive dates and relationship to the first named insured
- Copy of license
- Currently valued financial statement