

Long-Term Care Facilities - Senior Housing

Amwins Program Underwriters' Long-Term Care Facilities program offers comprehensive liability coverage nationally for Senior Housing risks. The program works in exclusive partnership with an A-, XII rated carrier. Our specialized underwriters stay ahead of changes to keep you prepared, always keeping our finger on the pulse of the industry.

Eligible accounts

- Senior housing facilities for residents aged 55 and up
- Facilities with or without emergency pull cords
- Both for-profit and not-for-profit facilities from single locations to larger schedules with multiple locations
- Facilities with or without subsidized (Section 8) housing
- Account must have at least 40 units (assigned rooms with doors)
- Primary PL/GL minimum premium: \$25,000

Primary PL/GL policy features

- Primary professional liability written on a claims-made basis in all states
 - Covers resident injury including resident falls
 - Covers exposure for pull cords
- Primary general liability written on a claims-made or occurrence basis in all states
 - Covers visitor falls or injury
 - Covers non-resident falls or injury
- Additional insuring agreements include:
 - Evacuation expense reimbursement
 - Public relations expense reimbursement
 - Employee Benefits liability coverage
- Coverage for punitive damages where allowable by law
- Coverage for physical and sexual abuse

Excess Follow Form policy features

- Supported or unsupported Excess
- Excess/Umbrella limit up to \$5M
- Physical and sexual abuse is excluded under Excess, however can be bought back through underwriting
- Minimum premium for supported Excess is \$10K for the lead \$1M of limit, \$5K for each additional \$1M of limit
- Minimum premium for unsupported Excess is \$37,500 for lead \$5M of limit, \$25K for \$5M of limit attaching above the lead excess

Coverage options

- Unsupported Excess over primary GL occurrence with no PL coverage, Excess is written on an occurrence basis and includes coverage for resident injury, however has a PL exclusion
- Unsupported Excess over primary PL/GL that are both on an occurrence form, Excess is occurrence and excludes PL
- Unsupported Excess over primary claims-made PL and occurrence GL, Excess follows form without a PL exclusion

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