

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, XIII 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

For more information, please contact:

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