



**FOR MORE  
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Amwins Program Underwriters' Long-Term Care Facilities program offers comprehensive liability coverage nationally in exclusive partnership with an "A-" XII rated carrier.

## Eligible accounts

- Skilled nursing facilities
- Assisted living facilities
- Independent living facilities
- Continuing care retirement communities
- Both for-profit and not-for-profit facilities from single locations to larger long term care organizations with multiple locations
- Account must have at least 20 beds
- Primary PL/GL minimum premium: \$25,000

## Policy features

- Primary professional liability written on a claims-made basis in all states
- Coverage for physical and sexual abuse
- Additional insuring agreements include:
  - Evacuation expense reimbursement
  - Public relations reimbursement
  - Resident property coverage
  - Employee benefits liability coverage
- Standard form is defense outside the limit, can be moved inside for a premium credit
- Will write primary and excess (supported or unsupported)
- Coverage for punitive damages where allowable by law
- Workers' compensation coverage is available through APU's AmeriComp Healthcare program

## Limits/retentions

- Primary limits up to \$1M per claim, \$3M location aggregate, \$10M policy aggregate
- First dollar coverage up to large (\$1M) self-insured retentions offered
- Excess/Umbrella limit up to \$5M