



Berkshire Hathaway Specialty Insurance

Senior Care Appetite Guide

Forms	Primary Umbrella Follow Forms Excess Captive Reinsurance
Coverage	Healthcare Professional Liability / Claims Made General Liability / Claims Made & Occurrence
Capacity	Primary: \$1m/3m per location, \$5m policy aggregate Umbrella/Excess: \$5m (Single Tower) More for Select Risks
Premium	Minimum \$100k per Policy
Minimum Attachment	Deductibles ranging from \$0 to \$100k SIRs of \$100k and higher <i>BHSI approved TPA required</i>
Target Classes	Independent Living Assisted Living Memory Care and Alzheimer's Facilities Intermediate Care Skilled Nursing Sub Acute Continuing Care Retirement Communities
Supporting Coverage Lines	Admitted Primary Auto <i>Coverage:</i> Liability, Physical Damage, Non-owned and Hired <i>Capacity:</i> Limits not to exceed \$1,000,000 for liability; Statutory limits for UM/UIM, and PIP <i>Deductibles:</i> Liability written without deductibles; Physical damage minimum deductible is \$1,000; higher based on vehicle type <i>Ineligible Exposures/Vehicles:</i> Paratransit Operations; Exotic vehicles; Vehicles with an unmodified cost new in excess of \$125k; Drivers over 25 preferred

Not in Scope

Adult Facilities
Stand Alone Home Health (non senior care)
Pediatric Exposure

NOTES ON APPETITE

- GL coverage written as companion line to PL; stand-alone GL for Healthcare not available
- For Profit and Not for Profit entities are eligible
- Will consider accounts in all states

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Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

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