



## Senior Care Appetite Guide

<b>Forms</b>	Primary Umbrella Follow Forms Excess Captive Reinsurance
<b>Coverage</b>	Healthcare Professional Liability / Claims Made General Liability / Claims Made & Occurrence
<b>Capacity</b>	Primary: \$1m/3m per location, \$10m policy aggregate Umbrella/Excess: \$5m (Single Tower) More for Select Risks
<b>Premium</b>	Minimum \$50k per Policy
<b>Minimum Attachment</b>	Deductibles ranging from \$0 to \$100k SIRs of \$100k and higher <i>BHSI approved TPA required</i>
<b>Target Classes</b>	Independent Living Assisted Living Memory Care and Alzheimer's Facilities Intermediate Care Skilled Nursing Sub Acute Continuing Care Retirement Communities
<b>Supporting Coverage Lines</b>	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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