



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, \$10m policy aggregate
Umbrella/Excess: \$5m (Single Tower)
More for Select Risks

PREMIUM

Minimum \$50k per Policy

MINIMUM ATTACHMENT

Deductibles ranging from \$0 to \$100k
SIRs of \$100k and higher
BHSI approved TPA required

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
Coverage: Liability, Physical Damage, Non-owned and Hired
Capacity: Limits not to exceed \$1,000,000 for liability;
Statutory limits for UM/UIM, and PIP
Deductibles: Liability written without deductibles; Physical
damage minimum deductible is \$1,000; higher based on
vehicle type
Ineligible Exposures/Vehicles: 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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BHSI

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