

## 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

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## 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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