

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

CONTACTS

Leo Carroll

SVP, Head of Healthcare
Professional Liability
917.960.2413 O
917.678.9683 M
leo.carroll@bhspecialty.com

Stephen Dunn

SVP, Institutions Leader
917.960.2437 O
646.639.4876 M
stephen.dunn@bhspecialty.com

Austin Elkin

SVP, Senior Care Leader
770.625.2513 O
617.816.5829 M
austin.elkin@bhspecialty.com

Gregory Struhar

SVP, Healthcare Operations
312.702.2810 O
312.863.0980 M
greg.struhar@bhspecialty.com

Jarek Chmielowski

SVP, National Underwriting
Manager - Institutions
312.702.2808 O
312.810.6312 M
jarek.chmielowski@bhspecialty.com

Mark Cropanese

SVP, National Underwriting
Manager - Senior Care
617.902.7113 O
617.671.5098 M
mark.cropanese@bhspecialty.com

Chris Brucciani

VP, Atlanta
678.256.6241 O
404.285.2079 M
chris.brucciani@bhspecialty.com

Pat Cirelli

VP, New York
917.960.2421 O
617.543.0745 M
pat.cirelli@bhspecialty.com

Rita Lee

VP, New York
646.802.3612 O
929.465.7549 M
rita.lee@bhspecialty.com

Alexandra Vazquez

VP, Atlanta
770.225.9450 O
404.375.8002 M
alexandra.vazquez@bhspecialty.com

Joshua Holtz

AVP, Boston
617.960.3759 O
617.275.9003 M
joshua.holtz@bhspecialty.com

Nick Alexander

Senior Underwriter, Atlanta
678.256.6244 O
470.693.1055 M
nicholas.alexander@bhspecialty.com

Jennifer Pham

Sr. Underwriter, Boston
617.902.7183 O
617.306.8315 M
jennifer.pham@bhspecialty.com

Bryan Barkow

Underwriter, New York
646.802.3635 O
bryan.barkow@bhspecialty.com

Mary Mitevski

Underwriter, Chicago
312.702.2892 O
312.366.7839 M
mary.mitevski@bhspecialty.com

David Mazeika

Underwriter, Chicago
312.702.2894 O
312.316.8216 M
david.mazeika@bhspecialty.com

Marcin Czekala

Sr. Underwriting Technician,
New York
917.960.2435 O
marcin.czekala@bhspecialty.com

Lucia Jones

Sr. Underwriting Technician,
Chicago
312.702.2842 O
lucia.jones@bhspecialty.com

Edyta Galimski

Underwriting Technician, Chicago
312.702.2898 O
edyta.galimski@bhspecialty.com

Darsel Lukovic

Underwriting Technician,
New York
332.253.2772 O
darsel.lukovic@bhspecialty.com

Courtney Koch

SVP, Head of Healthcare
& Casualty Claims
917.960.2441 O
646.468.5196 M
courtney.koch@bhspecialty.com

Anthony Pizzonia

VP, Healthcare & Casualty Claims
332.204.2617 O
732.208.2094 M
anthony.pizzonia@bhspecialty.com

Bari Sittenreich

AVP, Healthcare & Casualty
Claims
646.802.3603 O
718.730.5764 M
bari.sittenreich@bhspecialty.com

Julia Encinas

Senior Complex Claims Director
312.702.2859 O
312.241.4507 M
julia.encinas@bhspecialty.com

Julie Keegan

Senior Complex Claims Director
917.960.2405 O
347.392.9180 M
julie.keegan@bhspecialty.com

Michael Haskins

Complex Claims Director
770.625.2523 O
470.869.6496 M
michael.haskins@bhspecialty.com

Beth Walker

Complex Claims Director
332.204.2628 O
347.601.5169 M
beth.walker@bhspecialty.com

Lauren Graydon

Senior Claims Examiner
678.256.6268 O
470.637.1524 M
lauren.graydon@bhspecialty.com

Kenneth Kim, Esq.

Senior Claims Examiner
332.253.2109 O
347.403.4973 M
ken.kim@bhspecialty.com

BHSI

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, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.