

Long Term Care Facilities

FEATURES & HIGHLIGHTS

- » Incident sensitive claims made or occurrence policy form
- » Full package capabilities available for the following
 - Professional Liability
 - General Liability
 - Property
 - Auto
 - Inland Marine
 - Cyber
 - Management Liability
- » Sexual/Physical abuse sublimit
- » Hired and non-owned automobile injury
- » Employee Benefits Liability
- » Broad definition of insured includes facility administrator, director of nursing, and medical director (for administrative duties), employed nursing staff and volunteers
- » Punitive Damages Coverage (some risks may be subject to sublimit)
- » Defense outside the limit available (unlimited or capped)
- » Full suite of risk management services offered to policy holders
- » Excess coverage available

TARGET CLASSES

(INCLUDES BUT NOT LIMITED TO)

- » Adult group homes
 - Aging seniors
 - Developmentally disabled
 - Physically disabled
- » Affordable housing
- » Assisted living facilities
 - Ambulatory
 - Non-Ambulatory
- » Continuing care
- » Retirement communities
- » Emergency shelters
- » Halfway homes
- » Hospice
- » Independent living facilities
- » Personal care homes
- » Shelters
 - Battered victims
 - Women & children
 - Homeless
- » Skilled nursing homes
- » Transitional housing with or without detox
- » Youth group home
 - Mentally or physically impaired youth
 - Orphaned
 - Abused or troubled children

Visit burnsandwilcox.com for a full list of solutions, experts and office locations near you.

CONTACT:

For more information regarding Long Term Care Facility Coverage, contact your local **Burns & Wilcox** office.