

INSURANCE Designed to cover FOR-PROFIT SENIOR LIVING ORGANIZATIONS

Insuring a senior living organization can be complex. That's why it's important to partner with someone like Affinity Healthcare who provides:

- 30 years of experience working with senior living organizations
- Product expertise that can help strengthen your client relationships
- Support services that help you make the sale and allow you to grow your agency

Custom products: Designed to cover for-profit senior living organizations

Working together with our insurance carrier partners, Affinity Healthcare has created an insurance program around for-profit senior living organization's specific exposures. The for-profit program offers:

- Access to admitted and non-admitted markets
- Carriers rated 'A' (Excellent) or better by A.M. Best
- Availability in all states
- Ability to write distressed risks

Eligible classes of business

- Continuing Care Retirement Communities (CCRCs)
- Assisted Living Facilities
- Independent Living Facilities
- Skilled Nursing Facilities

Available Coverage

- Building & Personal Property
- Commercial General Liability
- Professional Liability
- Business Income/Extra Expense
- Employee Benefits Liability
- Equipment Breakdown
- Inland Marine
- Crime
- Commercial Automobile
- Excess Umbrella

Program highlights

- Minimum premium starting at \$3,500
- \$100,000/\$300,000 up to \$1M/\$3M limits available
- Split limits or combined liability limits available
- Option of covering defense costs inside or outside policy limits
- Sexual Abuse and Molestation limits up to policy limits
- Punitive damages included
- Professional Liability provides primary coverage for all employed MDs and psychologists
- Excess Umbrella limits available up to \$10 million
- Excess Umbrella has no deductible/self-insured retention

To learn more about the For-Profit Senior Living Commercial Insurance Program or how to join our broker network, contact:

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