



UNION GENERAL

# Small Care Homes

DIVISION HIGHLIGHTS

## TARGET CLASSES:

- Assisted Living and Independent Living for Elderly (including Dementia/Alzheimer's)
- Adult or Youth Residential Facilities (Mentally/Physically Disabled, Mentally ill)
- Adaptive or Transitional Living Apartments – Physically Handicapped, Developmentally Disabled
- At Risk or Troubled Youth Facilities
- Halfway Houses and Shelters
- Board and Care Homes
- Sober Living Facilities
- Intermediate Care Facilities (ICF-DD or ICF-Nursing)
- Available in all states except AZ, KS, NV and WV

## ELIGIBILITY:

- 20 Beds Max per Location / 40 Beds Max per Account, Up to 3 Locations
- Facilities where Residential Care Services are the primary operation

## REQUIRED DOCUMENTATION:

- License and State Inspection (will consider unlicensed facilities on limited basis)
- Complete Carrier Application
- Recently Valued Company Loss Runs or No Known Loss Letter
- Resident Agreement

## AVAILABLE COVERAGES:

- General Liability/Professional Liability-Claims Made/Reported or Occurrence Triggers
- Limits \$1,000,000 Occurrence / \$3,000,000 Aggregate (lower/higher limits available)
- Prior Acts
- Abuse Sub-limit Included
- Policy Deductibles – standard \$2,500; multiple options available including \$0 Deductible
- Funding Source as Additional insured
- Coverage for Administrative Duties of Medical Director
- Expense Reimbursement Coverage Extensions for Evacuation, HIPAA and Legal/Media Expenses

**MINIMUM PREMIUM:** Starting at \$2,500 (ALF/Group Homes \$1,750)

## Contact your Underwriter for more information:

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