

## Professional and General Liability Solutions for Small Assisted Living and Independent Living Facilities

ProAssurance Senior Care small business coverage provides competitive solutions to smaller facilities offering lower acuity services. We work closely with select wholesale brokers to offer quick turnaround times and a tailored risk program designed specifically for the segment.

### PREFERRED BUSINESS

- Assisted living and memory care
- Independent living and senior apartments

#### Preferred characteristics

- Established operators with stable ownership, exposure, and claims history
- Have 50 beds or less with assisted living services or lower acuity
- Run by non-profit operators
- Operating in favorable legal jurisdictions

### NON-PREFERRED

- Adult daycare
- Non-geriatric care
- Small facilities which are part of a large chain
- Startup or rapidly expanding operations

Preferred classes are under regular review for reconsideration. Our application process for each class is tailored specifically to each exposure. Updates are posted online at [ProAssurance.com/SeniorCare](https://ProAssurance.com/SeniorCare).

**Send all submissions to**  
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## OVERVIEW

We offer primary and excess professional and general liability insurance on a claims-made basis through surplus lines nationwide.

- Primary coverage available
  - ▶ Professional liability
  - ▶ General liability
  - ▶ Employee benefits liability
  - ▶ Medical payments
- Broad range of limit structures and deductibles available

## COVERAGE ENHANCEMENTS

- Low deductibles
- Competitive premiums
- Prior acts coverage
- Sexual misconduct coverage
- Evacuation expense reimbursement
- Medical director coverage
- Legal expense coverage
- Additional insured coverage

*The classes listed in this communication are for preliminary informational purposes only. Coverages are available in the U.S. only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued.*

## DEDICATED SENIOR CARE CLAIMS TEAM

ProAssurance Senior Care claims are managed through a carefully-established Senior Care Claims Team. This team is composed of senior care liability professionals working with national counsel to offer insight and strategies learned managing senior care claims of all types and sizes.

## Specialty Underwriting

ProAssurance Senior Care is part of our specialty underwriting division which provides coverage on an excess and surplus basis.

- **Custom Physicians**
- **Hospitals & Alternative Risks**
- **Senior Care**
- **Miscellaneous Medical**

## ProAssurance

ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense to medical professionals, their facilities, and leaders in the event of a medical malpractice claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures.

