Adult Day Care Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Adult day centers care for seniors and adults with disabilities, so carriers look at falls, wandering, abuse controls, staffing ratios and transportation.

WHAT'S COVERED

Professional liability
Claims of improper care, falls or medication errors.

General liability
Injuries to participants, families and visitors.

Abuse and molestation
Allegations of abuse or neglect by staff.

Commercial auto
Vans with wheelchair lifts used for transport.

Property
Building, furniture and activity equipment.

Good to know
Documented staff screening, a fall-prevention plan and trained drivers make this class much easier to place.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

× Overnight or residential care is usually excluded, and abuse coverage may be sublimited.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- State license or certification
- Daily attendance and capacity
- Staff ratios and screening
- Vehicle and driver list

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/adult-day-care/

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