Assisted Living Insurance

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



OVERVIEW

Assisted living is a tight market, and carriers focus on falls, elopement, abuse and staffing levels before they look at price.

WHAT'S COVERED

Professional liability
Claims of neglect, falls, pressure sores or medication errors.

General liability
Injuries to visitors and residents on the premises.

Abuse and molestation
Allegations of resident abuse by staff or others.

Property
Building, furniture and kitchen equipment.

Resident transport
Owned vans used for outings and appointments.

Good to know
A documented fall-prevention program, elopement controls and a clean state survey history open the most markets.

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:

- × Memory care and skilled nursing are often excluded unless declared, and punitive damages are excluded in many states.

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 and latest survey report
- Licensed beds and current occupancy
- Staffing ratios by shift
- Five years of loss runs

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/assisted-living/

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