Group Home Insurance

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



OVERVIEW

Group homes need professional, abuse and liability coverage in one program, and carriers look at residents served, staff screening, ratios and transportation.

WHAT'S COVERED

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

Abuse and molestation
Allegations of abuse by staff, residents or others.

General liability
Injuries to residents, visitors and neighbors.

Property
Homes, furniture and resident belongings.

Commercial auto
Vans used for outings, school and appointments.

Good to know
Carriers want state licensing, awake overnight staff and documented incident reporting, and residents with violent histories need full disclosure.

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:

× Abuse coverage is often sublimited, and residents with sex-offense or violent histories may be excluded.

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 resident capacity
- Resident population and ages
- Staffing ratios day and night
- Incident reports for the past 3 years

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/group-home/

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