Nursing Home Insurance

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



OVERVIEW

Skilled nursing is one of the hardest classes in healthcare liability, and carriers rate on CMS star ratings, survey history, staffing and claim frequency.

WHAT'S COVERED

Professional liability
Claims of neglect, pressure ulcers, falls and wrongful death.

General liability
Injuries to visitors and vendors on the premises.

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

Regulatory defense
Costs to respond to CMS and state survey actions.

Employee benefits liability
Errors administering staff benefit plans.

Good to know
High self-insured retentions are common for this class, and a strong CMS star rating and low agency staffing help pricing the most.

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:

- × Fines and penalties
- × Punitive damages in many states and prior known incidents

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

- CMS star rating and latest survey
- Licensed beds and occupancy
- Staffing hours per patient day
- Five years of loss runs and open claims

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/nursing-home/

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