

# ALF

ASSISTED LIVING FACILITY

## INTRODUCING CARESURANCE™ ALF

The new Assisted Living Facility (ALF) version of the highly successful CareSurance™ product represents a significant step forward in the LTC insurance market by recognizing that one size does not fit all. Featuring a comprehensive wording, streamlined application process, and a unique approach to risk analysis, CareSurance™ ALF has been designed to meet the specific needs of Assisted Living Facilities across the US. In addition, we can provide a state of the art risk management program where required.

## STREAMLINED APPLICATION PROCESS

Traditional LTC facility insurance involves a long and complex application process. For Assisted Living Facilities, however, CareSurance™ ALF provides a streamlined, rapid application process.

The short application form can be completed, electronically or by hand, in under 15 minutes and a quote provided to you in under 48 hours.

## COMPETITIVE PREMIUMS

With nursing home litigation being one of the fastest growing areas of healthcare liability in the US, premiums in this sector have been traditionally high. However, our focus upon accurate risk analysis and product segmentation means that the best managed facilities can benefit from significant premium savings.

With premiums starting as low as \$10,000 this is cover that Assisted Living Facilities cannot afford to be without.

## COMPREHENSIVE COVER

A reduced premium doesn't have to mean reduced cover. CareSurance™ ALF provides as standard:

- Professional and General Liability (including Products and Completed Ops Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits liability
- Tenants' Liability
- Medical Expenses cover
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim
- Limits available up to \$1m per claim and \$3m in the aggregate, and deductibles as low as \$5,000.

