

# Long-Term Care Facilities

CHUBB®



As the population continues to age, long-term care facilities are faced with expanding capacity in order to support the current demographic and their specific healthcare needs. Chubb Medical Risk understands these increasing risks and exposures of the long term care healthcare sector. We provide professional and general coverage for long term care facilities. In addition, we are able to offer unique specialty coverage endorsement options that deliver additional protection to help mitigate emerging risks.

## **Client Profile**

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- Skilled nursing facilities
- Memory care
- Assisted living facilities
- Continuing care retirement communities

Coverage available for both for-profit and non-profit entities.

## **Coverage**

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- Claims Made Primary Professional Liability, General Liability (Occurrence or Claims Made) with various deductible options depending on venue
- Excess coverage available with varying limits available based on venue and account characteristics

## **Limits**

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- Primary Coverage (where offered):
  - Limits available: Up to \$1 million each claim; \$3 million aggregate
  - Claims Made Professional Liability and Occurrence or Claims Made General Liability
  - Separate limits for Professional Liability and General Liability may be available for additional premium
- Excess Coverage (where offered):
  - Limits available up to \$10 million each claim; \$10 million aggregate

(Not Available on all accounts; Limits available are based upon underwriting guidelines and account characteristics.)

## Optional Coverage Enhancements

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(Limits up to \$25,000; additional limits may be available based upon our underwriting guidelines and account characteristics.):

### Media Event Expense Coverage Endorsement:

Helps a facility mitigate the financial and reputational risk associated with negative media attention, or publicity resulting from an incident, claim, or investigation by providing reimbursement for covered expenses incurred as a result of a covered media event.

### Disciplinary Proceeding Defense Coverage Endorsement:

Provides reimbursement for covered legal fees and expenses required to defend an insured provider if an investigation, proceeding, or other pending matter is instituted by a federal or state professional licensing board against the insured.

### Emergency Evacuation Expense Coverage Endorsement:

Aids in decreasing the financial impact of an emergency situation that requires an evacuation of patients from the premises. Reimbursement is available for certain expenses incurred as a result of the evacuation, including the costs associated with the transportation and relocation of patients.

## Patient Property Damage Coverage Endorsement:

Helps defray the cost of claims by patients for certain lost, stolen, or damaged articles (personal property) while the patient is being treated at the facility. The aggregate limit of insurance for the various endorsements is separate from, and does not erode, the professional liability or general liability limits of insurance. Further, the limits are not subject to any policy deductibles.

## Other Available Coverages

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Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, and Crime insurance for private and not-for-profit organizations

- Privacy and Network Security Liability for healthcare and managed care organizations
- Healthcare Premises Pollution Liability Insurance
- Builders Risk Insurance for mid-size and large construction projects
- Property Coverage
- Commercial Automobile Coverage
- ESIS ProClaim<sup>SM</sup> claims management services and medical investigations
- ESIS Health, Safety and Environmental Services
- International Advantage Package and Controlled Master Programs for foreign travel or operations
- Accident & Health Travel Risk Management Solutions and Controlled Master Programs for multinational organizations with worldwide operations

## Why Choose Chubb?

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- Experienced staff who are customer-focused, understand the unique and complex challenges of the healthcare industry and are committed to long-term partnerships
- Competitive coverage terms and services

**Chubb's Healthcare customers have exclusive access to our Healthcare Risk Management Portal. Have the tools, resources and assessments at your fingertips to help mitigate your complex risks.**

## Contact Us

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**Chubb. Insured.<sup>SM</sup>**

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.