

SNF

INSURANCE FOR SKILLED NURSING FACILITIES

INTRODUCING CARESURANCE™ SNF

CareSurance™ SNF is a liability insurance program specifically designed to meet the needs of Skilled Nursing and Long Term Care (LTC) facilities throughout the US. The CareSurance™ SNF program can benefit the entire spectrum of LTC providers, from single facilities to large national chains.

CareSurance™ SNF incorporates an innovative risk management program which makes the facility a better risk and uniquely, makes it money. The Data Integrity Audit (DIA) increases government reimbursements by an average of \$1,000 per month for most LTC facilities by ensuring accurate coding of the Minimum Data Set (MDS).

BROAD COVER

CareSurance™ SNF is a modular policy covering the fundamental exposures of SNF facilities. Features include:

- Professional liability
- General liability (either on a claims-made form or an occurrence form and both include product and completed operations liability)
- Sexual misconduct and physical abuse liability
- Employee benefits liability
- Medical practitioner liability
- Medical expenses cover
- Evacuation expense reimbursement
- Computer virus and hacking attack liability
- Non-owned and hired automobile liability
- Liability for damage to hired or leased automobiles
- Brand protection cover
- Court attendance costs
- Tenants' liability
- Indemnity to mortgagees, landlords or lessors of leased equipment
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for a policy to respond – it responds to any incidents which could give rise to a claim
- The policy can wrap around specific state insurance funds if required

LIMITS, DEDUCTIBLES AND PREMIUMS

- Premiums are based on each facility's level of risk – well managed facilities receive discounts, others have the opportunity to start the program and reduce risk and premiums at renewal
- Limits of liability available up to \$5,000,000 each claim / \$15,000,000 aggregate
- Deductibles starting from \$2,500
- Premiums as low as \$20,000 (per facility)

SERVICE

We recognise that SNF facilities want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Over 90% of quotes provided within 48 hours
- A "fast-track" same day service for urgent submissions
- Policies issued within 48 hours of binding if we have all the information we need
- Claims handled by reputable and experienced claims managers, who are in possession of claims funds to ensure a swift settlement

All this at very competitive prices. To obtain a quote all we need is the completed CareSurance™ SNF application form or a suitable alternative.

