

Long Term Care Property & Casualty Insurance ***Pro* HealthCare MGA**

ProHealthCareMGA can provide your Long Term Care Facilities, Continuous Care Retirement Communities and Skilled Nursing Homes with quality insurance products and services. And we provide our brokers with competitive commissions.

Our program is underwritten by a group of financially secure 'A' rated companies and is serviced by the HealthCare pros at **Pro**HealthcareMGA. Below are some of the coverage features by line of business, submission and contact information.

COVERAGE FEATURES

GENERAL LIABILITY & PROFESSIONAL LIABILITY

- Limits Of \$1M/\$3/M or \$2M/\$4M
- Medical Payments of \$5K per claim/\$25 K aggregate
- Fire Damage to \$50 K per claim
- Claims made PL and occurrence or claims made GL
- Available on either a defense within limit or defense outside limit basis
- No exclusion for punitive damages or sexual misconduct
- Evacuation expense reimbursement of up to \$25K for unplanned evacuation of residents
- Risk Management Services available

UMBRELLA

- True umbrella coverage
- Limits up to of \$5 million
- Higher limits available
- One form with dual trigger coverage-claims made and occurrence
- Coverage is excess over D&O, Auto, GL/PL, EPL
- In-house underwriting & binding

EXCESS

- Limits up to \$10,000,000 in excess of \$6M/\$8M are available

DIRECTORS & OFFICERS

- Combined D&O/EPLI form
- *Defense outside the limit*
- Fiduciary liability may be included
- Capacity is \$5,000,000.
- Higher limits are available

PROPERTY

- Replacement Cost
 - Building Ordinance
 - Equipment Breakdown
 - Property Damage and Time Element
 - Hazardous Substance
 - Perishable Goods
 - "Bucket" Limit per Occurrence
 - Property in Transit
 - Crime
 - Newly Acquired Buildings and Personal Property
 - Claims Expense
 - Food Contamination
 - Lock Replacement
 - Furs & Jewelry
- ...and many additional coverage features and enhancements that give your facility administrators the type of coverage and limits they need

WORKER'S COMPENSATION

- Available in many key states
- Available for more significant size premium accounts

SUBMISSION REQUIREMENTS

- Completed & signed ACORD or PHC applications with signed Statement of Values
- Complete supplemental applications signed by insured and BI worksheet
- Resident Service Contract
- Five years currently valued loss runs by line of business and policy period
- Five years of premium history by line of business and policy period
- Most recent financial statements
- Copy of licenses for each facility
- Brochures

- State Inspection Reports (SNF / ICF) - Last two years with any statement of deficiencies and plan of correction

CONTACT INFORMATION

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