

MIDLANDS

Long Term Care Facilities & Social Service

Product Features

- Professional & General Liability (including Products & Completed Ops) combined or separate limits
- Sexual Misconduct & Physical Abuse Liability
- Employee Benefits Liability
- Tenants' Liability
- Medical Expenses Cover
- An incident sensitive trigger, versus lawsuit
- Limits from \$1M to \$3M in the Aggregate
- Deductibles as low as \$5,000
- Minimum premiums of \$2,500 for Assisted Living
- Risk Management program available when required

Assisted Living Facilities (Only)

NEW RATING MODEL

- Two page application!
Can be completed in under 15 minutes
- 48 hour quote turn around Identifies individual risk, rather than "one size fits all" approach for competitive rates for well managed assisted living facilities

Other Coverage Available

- Property
- Excess Liability
- Workers' Compensation
- Commercial Auto
- Packaging capabilities for some risks (both admitted & non-admitted paper)

Excess Product for CAT Losses

(Where five or more residents are affected by the same event)

Product Features

- Designed specifically for Long Term Care Facilities offering a \$5M CAT Layer standalone or in excess of primary liability
- Policy trigger is specific - where five or more residents bring claim against LTC Facility
- Deductibles for \$500,000 - \$5M
- Single Resident Cap of \$1M and carry an additional \$10,000 deductible per claimant (to ensure genuine multi-resident CAT events)
- Premiums start at \$10,000 per \$1M

Social Service

- Adoption / Foster Care Agencies
- Counseling Centers
- At Risk Youth Centers

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Please check with Midlands for coverage state availability

www.midlandsmgt.com

PMA
COMPANIES