

# Senior Living Liability Program



## What We Do

Sapphire Blue is a Managing General Underwriter that draws on its team's nearly 33 years of healthcare experience to design tailor-made, flexible, creative and account driven insurance solutions that address the evolving and complex risks faced by healthcare providers. In addition to traditional professional and general liability coverage, Sapphire Blue has a long history of developing manuscript coverage for complex accounts that require tailored solutions. Specialty coverage enhancements such as evacuation expenses, defense for adverse media events, liability exposures that may occur during acquisitions or mergers, and risk inherent in businesses with global facilities. We pride ourselves on having superior claims handling services and customized risk management.

## Target Market

- Senior Living Facilities across the U.S. including:
  - Skilled Nursing Homes
  - Sub-Acute Nursing Homes
  - Memory Care Facilities
  - Assisted Living Communities
  - Independent Living Communities
  - Home Health and Rehab Services

## Contact

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## Coverage Features & Benefits

### Coverage Highlights

- Primary Policy
  - Limits up to \$1M / \$3M / \$10M
  - Operators or Property Owners Policies
- Excess Limits up to \$10M
  - Follow Form of Primary Policy
- Stand Alone Extended Reporting Periods
  - Refreshed Liability Towers
  - First Dollar Coverage
- Excess can sit over Auto Liability & Employers Liability
- Sexual Abuse Coverage
- Deductibles/Retention
- Separate Towers for Professional & General Liability
- Limits apply on a per Location Basis

### Coverage Extensions

- Occurrence General Liability Available
- Stop-Gap Employers Liability
- HIPAA Civil Fines & Penalties
- Media Expense Coverage
- Evacuation Expense
- Evacuation Criminal Defense Coverage
- Administrative Defense Coverage
- Legal Expenses Coverage
- Named Insured Omnibus Language
- State Specific Limits Endorsements
- Most Favorable Venue Option

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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