



# Great American Risk Solutions Healthcare

## Long-term Care

FOR BROKER USE ONLY

Great American Risk Solutions provides industry leading non-admitted Property and Casualty products to the wholesale brokerage market. Our staff brings decades of experience in product development, claims handling, underwriting and service. Brokers count on Risk Solution's innovative product mix to capture niche business and round out accounts with difficult exposures that need an expert's touch.

### Target Classes

- Skilled Nursing Facilities (SNF)
- Assisted Living Facilities (ALF)
- Dementia/Memory Care Facilities
- Independent Living Facilities (ILF)
- Life Plan Communities (fka CCRCs)
  - Continuing Care Retirement Communities
- Specialty Care Assisted Living Facility (SCALF)
- Intermediate Care Facilities (ICF)
- Senior Care Facilities
- Facilities' secondary exposures such as Home Health, Respite Care, and Adult Day Care

### Product Limits

- Coverages A & B – General Liability: \$1MM/\$3MM/\$1MM/\$1MM
- Coverage C – Medical Payments
- Coverage D – Professional Liability: \$1MM/\$3MM
- Coverage E – Employee Benefits Liability: \$1MM
- HNOA Liability: endorsed and inclusive of the GL limit
- Excess limits up to \$10MM (supported and unsupported)
- Deductibles starting at \$5,000
  - Offered as Indemnity and Expense or Indemnity only
- Self Insured Retentions starting at \$50,000

### Coverage Highlights

- Occurrence or Claims Made Coverage
- Defense Costs Outside or Inside the Limits
- Separate PL/GL/EBL Towers

- Silent on Sexual Abuse & Molestation (sublimits available on request)
- Incident sensitive trigger when Claims Made Coverage is used
  - Demand trigger available via endorsement
- Beauticians and Barbers as Insureds
- Volunteer Workers as Insureds
- Student-in-training as Insured
- Medical Director as Insured

### Enhancement Endorsement

- Employee Theft – CCC Coverage
- Evacuation Expenses Reimbursement
- Media Event Expenses Reimbursement
- Public Relations Expenses Reimbursement – HIPAA Violations
- Administrative Disciplinary Proceedings Costs
- Violent Event Expenses Reimbursement
- Additional Insured status for:
  - Funding Source
  - Lessor of Leased Equipment
  - Managers, Landlords, or Lessors of Premises
  - Medical Directors
  - State or Governmental Agencies
  - Where Required by Written Contract
- Waiver of Subrogation



## Submission Requirements

- ACORD 125, 126, 131
- New Business Supplemental Application
- 5 to 7 years of company-issued loss runs
- Resumes of Administrator, D.O.N. and Medical Director (if applicable)
- Expiring policy
- Underlying policies (if applicable)
- Facility License (if applicable)

## Claims Expertise



# 30

30 members of our claims staff have an average of 18 years of **industry experience.**



# 28

28 members of our claims staff hold either a **CPCU** or **AIC designation.**



# 8

8 members of our staff hold a **Juris Doctor degree.**

## Contact Us

Submissions

[GARSHealthcareSubmissions@gaig.com](mailto:GARSHealthcareSubmissions@gaig.com)

Loss Runs Request

[clossruns@gaig.com](mailto:clossruns@gaig.com)

Claims Reporting

[GARScclaims@gaig.com](mailto:GARScclaims@gaig.com)

## Underwriter Contact Information

Visit [gaig.com/grs/healthcare](https://gaig.com/grs/healthcare) or scan the QR code to find your underwriter contact.



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Insurance Company

**115<sup>+</sup>** years  
with an **A** or better  
rating by  
AM Best

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