

ASSISTED LIVING FACILITY POLICY BUSINESS OPERATOR COVERAGE

The Assisted Living Facility Policy provides superior property for the business operator of assisted living and residential care facilities. Coverage is available for establishments providing housing, meals, housekeeping, and supervision, along with various levels of personal care assistance. This program is designed for facilities with up to ten beds (option for higher bed count may be available).

BUSINESS PROPERTY AND LOSS OF INCOME

- Replacement cost coverage for insured's business personal property (if actually replaced)
- No coinsurance clause
- \$50,000 loss of income and extra expense, increasable
- Resident personal property coverage of \$25,000 per occurrence, \$5,000 per resident
- Employee property coverage of \$25,000 per occurrence, \$1,000 per employee
- \$2,500 business personal property, increasable
- \$10,000 property of others leased by insured, increasable
- \$10,000 property off premises
- \$10,000 property in transit
- Structure coverage available
- 10% of limit of insurance on structures available for increases in covered loss due to ordinance or law, increasable

ADDITIONAL FEATURES

- \$500 minimum premium
- \$10,000 accounts receivable, increasable
- \$5,000 money, checks, money orders, gift cards and stamps
- \$5,000 computer media, valuable papers and records, increasable
- \$1,000,000 newly acquired structures
- \$5,000 lawns, outdoor trees, shrubs and other plants, not to exceed \$1,000 on any one item
- \$5,000 loss data preparation costs
- \$10,000 pollution extraction from land or water when resulting from a covered cause of loss and reported to us within 180 days of the accident
- Optional employee dishonesty limits up to \$50,000 — covers theft, forgery, and attempted theft of your money and securities
- Optional earthquake sprinkler leakage coverage
- Optional equipment breakdown coverage
- Optional scheduled fine arts coverage

This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Some limits shown above may be increased for an additional premium charge. For a complete list of the companies Deans & Homer represents as Managing Underwriter, please refer to deanshomer.com/site/companies. Company availability depends upon state. Included content is intended for our retail agents.

Deans & Homer
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