

ASSISTED LIVING FACILITY POLICY BUILDING OWNER COVERAGE

The Assisted Living Facility Policy provides superior property and premise liability coverage for building owners whose tenants are assisted living and residential care facilities which provide housing, meals, housekeeping, and supervision, along with various levels of personal care assistance. Coverage is available for establishments with up to ten beds (option for higher bed count may be available).

BUSINESS PROPERTY AND LOSS OF RENTS

- No coinsurance clause
- 30 months actual loss sustained (ALS) loss of rental income coverage
- Increased replacement cost coverage available on structures if the structure is actually repaired or replaced
- \$2,500 business personal property, increasable
- Debris removal and demolition included in structure limit
- 10% of limit of insurance on structures available for increases in covered loss due to ordinance or law, increasable

ADDITIONAL FEATURES

- \$500 minimum premium
- \$5,000 loss data preparation costs
- \$5,000 lawns, outdoor trees, shrubs and other plants, not to exceed \$1,000 on any one item
- \$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
- \$1,000,000 newly acquired property
- Optional earthquake sprinkler leakage
- Optional equipment breakdown

PREMISES LIABILITY COVERAGE

- Premises liability from bodily injury and Property Damage
- Personal Injury and advertising injury liability
- Medical Payments Coverage \$1,000 per person and \$25,000 per accident.
- Limits available from \$100,000 to \$1,000,000 per occurrence
- Optional Hired and Non-Owned Auto Coverage available
- Eligibility for this coverage requires ownership be separate from tenant operations

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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