

MCGOWAN PROGRAM ADMINISTRATORS

SENIOR CARE DIVISION



PRODUCT OVERVIEW

ELIGIBLE CLASSES

- Senior Care Facilities
 - Skilled Nursing
 - Assisted Living
 - Dementia Care
 - Independent Living
 - Home Health Care
 - Life Plan Communities (fka CCRCs)

PRODUCTS/LIMITS

- Primary Medical Professional and General Liability: \$1MM/\$3MM (Higher Limits Available Upon Request)

CARRIER

- A.M. Best "A" XV Rated Carriers/ Non-Admitted paper

TERRITORY

- Nationwide

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Defense Costs Inside or Outside the Limits
- Separate PL/GL/EBL Towers
- Medical Directors Covered for Administrative Acts
- Sexual Abuse Liability
- Evacuation, HIPPA, Legal/Media, Data Breach

INCLUDED COVERAGES

- HNOA Liability
- Employers Liability
- Employee Benefits Liability

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

