



Assisted Living Facility

The Assisted Living Facility (ALF) product provides a comprehensive liability insurance program designed to meet the needs of Skilled, Assisted and Independent Long Term Care (LTC) facilities across America

Introducing Assisted Living Facility

The new ALF version of the highly successful Nursing Home & Assisted Living Facility product represents a significant step forward in the LTC insurance market by recognizing that one size does not fit all. A comprehensive wording, streamlined application process, and unique risk analysis process provides brokers with an unrivalled opportunity to capture a large share of a market representing over 60,000 facilities and generating a GPI of over \$1bn. In addition, we can provide a state of the art risk management program where required.

Streamlined Application Process

Traditional LTC facility insurance involves a long and complex application process. For Assisted Living Facilities, however, ALF provides a streamlined, rapid application process.

The two page application can be completed, electronically or by hand, in less than 15 minutes and a quote provided by CFC Underwriting in under 48 hours.

Competitive Premiums

With nursing home litigation being one of the fastest growing areas of healthcare liability in the US, premiums in this sector have been traditionally high. However, our focus upon accurate risk analysis and product segmentation means that the best managed facilities can benefit from *significant* premium savings.

With premiums starting as low as \$10,000 this is cover that Assisted Living Facilities cannot afford to be without.

Comprehensive Cover

A reduced premium doesn't have to mean reduced cover. ALF provides as standard:

- Professional and General Liability (including Products and Completed Ops Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits liability
- Tenants' Liability
- Medical Expenses cover
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim
- Limits available up to \$1m per claim and \$3m in the aggregate, and deductibles as low as \$5,000

Why pay more for a lesser policy?

Assisted Living Facility... long term protection for long term care facilities