

LONG-TERM CARE

 S.H. Smith & Company, Inc.



ABOUT 60 PERCENT OF INDIVIDUALS OVER AGE 65 WILL REQUIRE AT LEAST SOME TYPE OF LONG-TERM CARE SERVICES DURING THEIR LIFETIME.*

If you're looking to cover your insured's long-term care facilities, our professional and general liability products and unique market access give S.H. Smith & Company the capability to cover any exposure.

The vast spectrum of care, spanning from Independent Living Facilities to Skilled Nursing Homes, makes it necessary to craft coverage around the unique lines of services provided. S.H. Smith & Company professionals have more years of combined expertise than any other specialty insurance broker. We have a unique understanding of the insurance needs associated with the healthcare marketplace – and long-term care is no exception.

Some features of our long-term care product include:

- **Basic Coverages:**
 - Medical professional liability
 - General liability
 - Employee benefits liability
 - Sexual misconduct liability
- **Supplementary Coverages:**
 - Defense expenses for disciplinary proceedings
 - Medical payment coverage
 - Fire damage legal liability
- **Optional Coverages (by endorsement)**
 - Non-owned automobile injury
 - Punitive damages coverage
 - Excess employers liability and auto liability coverages as part of an umbrella policy
 - Medical director coverage
- **Occurrence and claims made policy forms available**
- **Prior acts coverage available**
- **Defense outside the limits is standard**
- **Low deductible options**

► **FOR ADDITIONAL INFORMATION** please contact one of our healthcare product experts for a complete list of coverage highlights or to answer any questions you may have.

Massachusetts Office

Dave Perkins
800-735-1023 x 6223
781-247-6223
David_Perkins@SHSmith.com

Minnesota Office

Jeanine Loomis
877-279-8500 x 3863
651-414-3863
Jeanine_Loomis@SHSmith.com

Connecticut Office

Carol Gazsi
800-356-0168 x 1227
860-656-1227
Carol_Gazsi@SHSmith.com

Eligible Risks:

- Nursing Homes
- Intermediate Care
- Assisted Living
- Independent Living
- Continuing Care Retirement Communities (CCRC)
- Adult Day Care
- Respite Care
- Hospice Care
- ...and more!

Limits:

- \$1 million per claim/\$3 million aggregate primary limits, applies separately per scheduled facility
- Up to \$10 million lead excess or umbrella, shared limit for all covered facilities (higher limits available upon request)



www.shsmith.com

S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.

* source: www.cms.gov