



SENIOR LIVING COMMUNITIES

Specialized Coverage for Senior Living Communities

Safeguarding the residents and staff of independent living, assisted living and skilled care communities.



Caring for residents

who have spent their lives caring for others requires great compassion, unwavering commitment and customized insurance coverage. Like ours.

At GuideOne Insurance, we understand your needs, not just because we've been in the business for more than 70 years, but because we're in your community, embracing the same causes and values that are ingrained in everything you do. We see how much you invest in your staff and the residents you care for, and we know a lot of people depend on you. We won't let them — or you — down.

More than 50,000 commercial policyholders trust us with protecting their organizations. And we'd be proud to protect yours, too. When the unexpected happens, we're here to provide strength, radiate positive energy and work alongside you so you can focus on the things that matter most.



GuideOne has been an advocate and an innovator for caregivers, like you, since our founding in 1947. In 1962, we recognized that community organizations were in need of an affordable, efficient insurance product that rolled many coverages into one. To fulfill the needs of our customers and our communities, we developed the first multi-peril policy, protection against different kinds of losses all covered under one package, making your insurance more convenient and more economical.

More than 50 years later, our values haven't changed. With an eye on the ever-evolving world around us, we continue to create policies that grow with the needs of your residents for independent living, assisted living and skilled care.



PROPERTY COVERAGE

Our full line of coverages and services cover all of the stages of elderly care: independent living, assisted living, skilled care and continuing care retirement communities. Our policies are specifically designed for the issues that these communities face, covering standard items as well as items that are unique to care communities, such as residents' personal property, the personal property of managerial staff, automated external defibrillators (AED), loss of refrigerated products, fine arts, alternative key systems, fire and security alarm upgrades, fire extinguisher recharge and more.

The extra property coverages included in the Basic, Broad and Special Policies include:

- + \$2,000,000 newly acquired or constructed property (180 days)
- + \$50,000 personal effects and property of others at the insured's premises for any one occurrence
 - \$2,500 personal effects and property of others off-premises
- + \$100,000 valuable papers and records, cost of research (other than electronic data)
- + \$5,000 electronic data – replace or restore
- + **Ordinance or Law:**
 - Up to \$1,000,000 per building
- Loss of value of the undamaged portions of a building
- Demolition costs and debris removal
- Increased cost of construction
- + \$50,000 appurtenant buildings and property in the open
- + \$100,000 property off-premises, including \$50,000 property in-transit
- + \$50,000 total for trees, shrubs, plants and lawns; up to \$2,500 per item

- + **Indirect Loss** – \$250,000 for any one or combination of the following:
 - Business income including rental value
 - Extra expense
 - Action of civil authority
 - Alterations and new buildings
 - Crisis event
- + \$100,000 emergency evacuation, including civil authority
- + \$15,000 outdoor signs
- + \$50,000 alternate key systems
- + \$10,000 lock repair or replacement
- + \$15,000 information reward: arson, theft and vandalism
- + Sewer, drain or sump backup or overflow
- + Actual cost for fire department service charge
- + \$50,000 pollutant cleanup and removal
- + Debris removal included in building limit (25% maximum), \$50,000 additional available limit
- + \$15,000 radio, television antennas and satellite dishes
- + \$25,000 fire extinguisher and automatic fire suppression recharge – blanket insurance
- + \$100,000 refrigerated product loss
- + \$10,000 earthquake sprinkler leakage
- + \$100,000 utility services – direct damage
- + \$100,000 utility services – time element
- + \$5,000 non-owned detached trailers
- + \$25,000 Maintenance Equipment Coverage
- + \$10,000 Automated External Defibrillator Coverage
- + \$100,000 Accounts Receivable Coverage
- + \$25,000 fire and security alarm system upgrade (limited to 25% of loss)
- + \$10,000 loss data preparation expenses
- + \$10,000 communicable disease – business income and extra expense
- + \$10,000 contaminated food – business income and extra expense
- + \$25,000 key person replacement expense
- + **Equipment Breakdown Coverage** – This provides coverage for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion, or other loss or damage to steam and water heating equipment. Also included:
 - Expediting expense – \$50,000
 - Hazardous substances – \$50,000
 - Spoilage – \$100,000
 - Data restoration – \$50,000
 - Animals – \$50,000
 - Service Interruption (up to the limit of business income and extra expense coverage)

Other Property Coverages

You have the ability to tailor your policy to address your senior living community's specific needs with additional endorsements that offer more financial protection. This includes many options that exceed industry standards, because we believe you deserve the very best we can offer.

- + **Crime Coverage** – Provides protection for money and security losses resulting from theft, burglary, robbery, employee dishonesty, forgery and alteration.
- + **Inland Marine Coverage** – A broad type of insurance that covers valuable possessions that are considered unique, or may be transported from one place to another.
- + **Time Element Coverages for Extra Expenses and Business Income** – In the event of a loss such as a fire, these coverages can help pay for extra expenses incurred to continue operations and business income, including tuition fees that were lost.



Other Property Coverages (continued)

- + **Green Upgrade Coverage** – Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.
- + **Limited Flood Coverage** – Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.
- + **Key Person Replacement Expenses** – Provides coverage for incurred recruitment expenses to replace an executive director, president/chief executive officer or scheduled key person who suffers death as the result of an injury.

Liability For Residents' Property

- + \$5,000 per resident/\$25,000 occurrence with \$500 money/securities kept in safe



LIABILITY COVERAGE

In addition to property coverage, we offer your senior living community protection from legal liability on an occurrence basis with no deductible in most standard situations when the facility is legally liable for damages. This covers most common situations, as well as enhancements such: as spiritual counseling; libel, slander and false arrest; counseling services performed by a psychologist, counselor or social worker; and covered expenses resulting from a crisis event occurring during your sponsored activity.

Liability Coverage Included

- + Newly-acquired and formed organizations (same or similar business)
- + Automatic additional insured status for: lessor of leased land; state or political subdivision; and architects, engineers or surveyors under written contract with you
- + Bail bonds (up to \$2,500)
- + Loss of earnings (up to \$500 daily) while assisting in the defense of a claim
- + Loss to property of others (up to \$1,000)
- + Up to \$5,000 for Lost Wages Coverage
- + \$10,000 for Medical Payments Coverage
- + Barber and Beautician Incidental Coverage (available by endorsement for non-employees)
- + Damage to premises rented to you – included up to specified limit
- + Intentional Injury Coverage for bodily injury and property damage resulting from reasonable force to protect people and property
- + **Crisis Management Coverage** (\$300,000 total limit)
 - \$200,000 individual expense aggregate
 - \$50,000 individual medical expenses
 - \$2,500 individual counseling expenses
 - \$100,000 organizational expense aggregate

Liability Coverage Included (continued)

- Group counseling
 - Additional security
 - Public relations services
 - Transportation of residents to and from a substitute premises
- Counseling liability
- Counseling services that attend to the spiritual needs of a person, and are performed by a minister, employee, volunteer, psychologist, counselor or social worker.

Medical Payments

This coverage pays reasonable medical expenses regardless of liability for guests and volunteer workers. Coverage is provided on a primary basis for activities on or off the premises. Covered expenses include:

- + First aid at the time of the accident
- + Ambulance service as needed
- + Emergency hospital treatment
- + Necessary medical, surgical, X-ray and dental service

Additional Liability Options

Every senior living community faces different issues and challenges. We offer a number of additional liability endorsements so that you can tailor your policy to your specific needs.

- + **Employee Benefits Liability** – Covers negligent acts, errors or omissions arising out of the administration of employee benefit programs.
- + **Non-Owned and Hired Auto Liability** – Provides excess liability and medical coverage should legal liability arise out of the use of a non-owned or hired auto.
- + **Sexual Misconduct Liability** – Protects against legal liability arising from acts of sexual misconduct by a staff member or volunteer.
- + **Professional Liability** – Coverage that applies to your facility's legal liability for providing professional services, including, but not limited to:
 - Medical, surgical, dental or nursing treatment to a person
 - Furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances
- + **Barber and Beautician Incidental Liability** – Covers your incidental liability arising out of barber and beautician services performed on your premises.



SPECIAL POLICIES

Every senior living community has special considerations. To accommodate them, we offer competitively priced specialty policies with the highest levels of coverage, designed to complement your insurance plan.

- + Business Automobile Policy
- + Umbrella Policy

- + Workers' Compensation Policy



THE GUIDEONE DIFFERENCE

We know you have a variety of choices when it comes to insuring your organization. But we're the only insurer that can provide you with the combination of company stability, strong values, personal service and seven decades of industry expertise.

"A-" (Excellent) Rating by A.M. Best

We carry an "A-" (Excellent) rating from A.M. Best Company, the most widely respected insurance rating firm in the country. We have been consistently ranked in the "Excellent" category for 25+ years.

Fast, Compassionate Claims Service

We know compassionate, caring claims service is crucial for organizations like yours. We pride ourselves in providing a personal touch with every call we take, 24/7. You're a person, not a claim number — and we'll treat you as such.

Loss Prevention Experts

With well over a half century of experience under our belts, we've become experts on risk management — and it's important to us to share our knowledge with you. We provide our customers with access to a wide variety of free resources, such as our SafeChurch risk management portal, that provide articles, webinars, videos and more.

New Construction and Disaster Recovery

When property damage strikes, you can rely on us to help you rebuild. Literally. Our wholly owned construction subsidiary, GC3, understands how critical it is for members of your organization to have functional gathering spaces and facilities. They'll help you rebuild with speed, quality craftsmanship and values you can trust.

Social Responsibility

Like you, we care about affecting positive change in the communities we call home. Through the GuideOne Foundation and donated volunteer work hours, we support charitable causes that align with our company values, our personal values and the values our policyholders believe in.

Personal Service from Local Agents

We have representation in all 50 states, with a vast network of more than 2,000 independent agents. These dedicated individuals are well-versed in the unique needs of our niche markets and are fully equipped with knowledgeable advice to help protect your organization. And, just as importantly, they deliver the personal, caring service that we pledge to provide to each and every customer.

GuideVantage Complimentary Resources

In addition to your GuideOne policy, we provide a host of exclusive, complimentary resources to help protect your organization and safeguard what you've built. Enjoy industry-specific materials and programs, beneficial to both you and the people you serve — from human resource support services and risk management tools to more general protection, like discounted background screenings. With resources like GuideVantage, positive change is indeed possible.

▶ How can we help you and your organization in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1.888.218.8561**

1111 Ashworth Rd / West Des Moines, IA 50265 / 1.888.218.8561 / [GuideOne.com](https://www.GuideOne.com) /    

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