

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for assisted living communities. Priorities reflect typical exposure; confirm against memory care and medication practices.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional & General Liability (combined)	Covers resident care and premises claims — senior care is usually written on a combined form.	CORE
☐ Abuse & Molestation	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐ Commercial Property & Business Income	Covers the building and income during evacuation or closure.	CORE
☐ Workers' Compensation	Required in most states — lifting injuries drive claims.	CORE
☐ Commercial Auto	Covers resident transportation.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits above primary — confirm it follows professional liability.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is keeping residents beyond licensed care levels. When a resident's needs outgrow assisted living, falls, elopement, and medication errors become more likely — and claims allege the community should have transferred them. Communities should reassess on every change in condition, use written transfer criteria, and tell families in writing when needs exceed what they can provide.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.