CORY WASHINGTON & CO.

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ASSISTED LIVING FACILITY — COVERAGE CHECKLIST

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.