CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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ASSISTED LIVING HOME — 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 small residential care homes. Priorities reflect typical exposure; confirm against overnight staffing and residents' mobility.

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

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is nighttime fire evacuation. Small care homes often have one caregiver overnight in a converted house, and residents who can't walk out on their own make evacuation the defining risk. Homes should keep an awake caregiver overnight, install sprinklers and interconnected smoke alarms, and run fire drills on every shift.

IMPORTANT — PLEASE READ