

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 |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------|
| <input type="checkbox"/> Professional & General Liability (combined) | Covers resident care and premises claims — senior care is usually written on a combined form. | CORE     |
| <input type="checkbox"/> Abuse & Molestation                         | Covers abuse and neglect allegations — often sublimited; confirm the limit.                   | CORE     |
| <input type="checkbox"/> Commercial Property & Business Income       | Covers the building and income during evacuation or closure.                                  | CORE     |
| <input type="checkbox"/> 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

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.