CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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INDEPENDENT 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 independent living communities. Priorities reflect typical exposure; confirm against services and transportation.

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
☐	**Commercial General Liability**	Covers resident and visitor injuries on premises.	CORE
☐	**Professional Liability**	Needed if the community arranges or provides any care.	SITUATIONAL
☐	**Commercial Auto**	Covers resident transportation.	SITUATIONAL
☐	**Commercial Property & Business Income**	Covers the building and income during evacuation or closure.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above primary — confirm it follows professional liability.	PREVALENT
☐	**Workers' Compensation**	Required in most states — lifting injuries drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability when care creeps in. Independent living communities that help with medications or personal care — or keep residents whose needs exceed the setting — can face care claims their GL policy wasn't written for. Communities should route care through licensed agencies, disclose the care boundary in writing, and answer every emergency call around the clock.