

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.

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.