MEMORY CARE 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 memory care communities and secured dementia units. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Healthcare Professional Liability**	Covers elopement, fall, and medication claims arising from resident care.	CORE
☐	**General Liability**	Covers visitor and premises injuries outside resident care.	CORE
☐	**Abuse & Molestation — Full Limits**	Resident-on-resident and staff abuse claims are frequent and often sublimited.	CORE
☐	**Umbrella / Excess (Abuse Follows Form)**	Elopement settlements have reached twice the primary limits.	CORE
☐	**Workers' Compensation**	Residents cause most serious assaults on care staff.	CORE
☐	**Property & Equipment Breakdown**	Covers the building and the locks, alarms, and life-safety systems.	CORE
☐	**Employment Practices Liability**	High turnover and staff-injury disputes drive claims.	PREVALENT
☐	**Regulatory / Licensing Defense**	State surveys and citations follow serious incidents.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers resident health and financial records.	PREVALENT
☐	**Hired & Non-Owned / Commercial Auto**	Needed if residents are taken on outings or appointments.	SITUATIONAL
☐	**Directors & Officers Liability**	Needed for nonprofit or investor-backed owners.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by memory care operators is an abuse sublimit that stops at the primary policy. Resident-on-resident deaths and staff abuse allegations fall under abuse exclusions, and WTW's 2026 senior living outlook urges buyers to carry abuse coverage all the way up the excess tower. Confirm the abuse limit, whether the umbrella follows it, and whether punitive damages are excluded.

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.