NURSING HOME & ASSISTED LIVING SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY — RESPONDS TO CARE CLAIMS

- ☐ I carry **professional / medical professional** liability for resident-care claims (falls, med errors, pressure injuries, neglect).
- ☐ The limit reflects my **census and acuity**.
- ☐ I know whether it's **claims-made or occurrence**, and I understand my retro date / tail.

B ABUSE & MOLESTATION

- ☐ Abuse & molestation is covered as its own coverage with its own limit.
- ☐ I know whether neglect/abuse allegations are covered or excluded, and how **defense** is treated.

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for visitor and premises injuries.
- ☐ **Property** at accurate replacement value.

D PEOPLE & GOVERNANCE

- ☐ **Workers comp** (caregiving is high-injury) with current classifications and payroll.
- ☐ **D&O and employment practices** coverage for the entity and its leadership.

E TRANSPORTATION, LIMITS & REVIEW

- ☐ Resident transport is covered with appropriate **auto** limits.
- ☐ Limits reflect today's litigation environment for this class, with **umbrella** above.
- ☐ Program reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Does my professional liability limit reflect my census and acuity?"
- "Is my professional liability claims-made or occurrence — and what's my retro date and tail?"
- "Are neglect and abuse allegations covered, and is defense inside or outside the limit?"
- "Which resident-care claims fall under professional vs. general liability?"
- "Are my workers comp classifications and payroll current?"

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.

G 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. 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.