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NURSING 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 nursing homes. Priorities reflect typical exposure; confirm against census, star rating, and survey history.

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
☐	**Professional & General Liability (combined)**	Covers resident care and premises claims — senior care is usually written on a combined form.	CORE
☐	**Abuse & Molestation**	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above primary — confirm it follows professional liability.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the building and income during evacuation or closure.	CORE
☐	**Workers' Compensation**	Required in most states — lifting injuries drive claims.	CORE
☐	**Cyber Liability**	Covers resident-data breaches and ransomware.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is adequate limits for neglect claims. Pressure-injury, fall, and elopement claims can produce large verdicts, and plaintiffs argue understaffing as evidence of neglect even though the federal staffing ratios were repealed. Facilities should confirm professional liability and abuse limits, document how staffing is set in the facility assessment, and track pressure-injury prevention for every at-risk resident.