



PROFESSIONAL AND GENERAL LIABILITY COVERAGE FOR RESIDENTIAL FACILITIES

Provides miscellaneous professional and general liability coverage for a wide range of adult and elderly residential facilities.

Our Capabilities:

- Limits up to \$2 million/\$6 million
- Minimum Deductible: \$2,500
- Minimum Premium: \$2,250

Product Highlights:

- Professional Liability and General Liability offered on a Claims-Made basis
- General Liability Occurrence basis available upon request for an additional premium
- Coverage through an "A" Excellent A.M. Best rated carrier
- Dual Towers/Separate PL and GL Aggregate Limits (with the option for a shared PL and GL Aggregate for a credit)
- Employees automatically included in the definition of Insured
- Independent Contractors and Volunteers can be included upon request

Coverage Enhancements Available:

- Sexual Misconduct Coverage up to \$1M / \$3M
- Employee Benefits Liability up to \$1M
- Hired & Non-Owned Auto Liability up to \$1M / \$3M
- Defense Outside the Limits up to \$1M
- Evacuation Expenses Sublimit up to \$50,000
- HIPAA Sublimit up to \$250,000
- Privacy Sublimit up to \$50,000
- Theft Coverage sub-limit up to \$100,000
- Defense Outside the Limits up to \$1M
- Disciplinary Proceeding Sublimit up to \$25,000
- Legal/Media Event Expense sub-limit up to \$50,000
- First Dollar Defense
- Punitive Damages Coverage available (where insurable)

www.graysonunderwriting.com

Balance Partners, LLC is a New York Limited Liability Company.
In California, Balance Partners Insurance Services, LLC License #0M92717

Eligible Risks:

- Adult Group Homes (Developmentally Disabled and/or Mentally Ill)
- Assisted Living Facilities
- Halfway Houses / Sober Living Homes (adults only)
- Independent Living Facilities
- Residential Hospices
- Residential Mental Health and Substance Abuse Facilities (with or without Detox Services)
- Transitional Living (adults only)

Ineligible Risks:

- Youth Residential Facilities
- Nursing Homes / Skilled Residential Nursing Facilities
- Hospitals
- Residential Care Facilities for the Elderly (RCFEs) in California
- Residential Facilities for Ex-Offenders

Ineligible Territories (all residential):

- Alaska
- Hawaii

Ineligible Territories (assisted living for the elderly only):

- Alaska
- Los Angeles, Orange, Riverside, San Bernardino, Sacramento counties in California
- Miami-Dade, Broward and Palm Beach counties in Florida
- Hawaii
- Cook, Lake, St Clair, McHenry, Madison, and Will counties in Illinois
- New Mexico

NOTE: Certain counties in Florida are capped at lower limits of \$100K/\$300K only

Contact Us:

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