

## **Aging Services Professional & General Liability Program for Tougher Risks**

**Next Wave Insurance Services** offers our agents/brokers access to a new PL/GL program designed for accounts in the Aging Services Industry that are experiencing some level of duress in procuring coverage. These Long Term Care accounts, including: **Skilled Care, Assisted Living, Independent Living and Continuing Care Retirement** facilities with 10 locations or less. Our minimum premium is \$100,000.

**Carrier: Lloyds of London ("A" Rated...Non-Admitted)**

**Limits:**

- **Primary:**
  - Professional Liability: Up to \$1.0 Mil/\$3.0 Mil
  - General Liability: Up to \$1.0 Mil/\$3.0 Mil
- **Excess:** Up to \$5.0 Mil (no unsupported excess)

**Policy Highlights Include:**

- Professional Liability Insurance - GL
- General Liability Insurance - Occurrence
- Medical Expense
- Fire Damage
- Employee Benefit Liability
- Evacuation Cost Reimbursement
- Legal/Media Cost Reimbursement
- Tenants Liability
- Beautician/Barber coverage
- Personal/Advertising Injury
- Products-Completed Operations Hazard
- Incident reporting Sensitive Form
- Each Insuring Agreement provides separate towers
- Incident Sensitive Coverage Trigger

**Optional Coverages:**

- General Liability Coverage – Claims Made Basis
- Defense Outside (capped)
- Punitive and Exemplary Damages Covered
- Patient Loss of Property
- Sexual Misconduct Coverage Endorsement
- Separate Limits for Administrators
- Terrorism Coverage Endorsement
- Hired and Non-Owned Auto Liability

**Submission Requirements**

- Completed LTC Application (Can be found on our website: [www.nextwaveins.com](http://www.nextwaveins.com))
- 6 Years of recently valued Carrier Produced loss runs
- Expiring and Target Premium
- Copy of Insured License

**Email Submissions to: [submissions@nextwaveins.com](mailto:submissions@nextwaveins.com)**