

HealthCap[®] Advance

For the Senior Care Industry

HealthCap provides a family of liability insurance products for the long term care industry. Since 2001, HealthCap has grown to become a top-5 liability insurance provider for the industry, with over 1,700 insured facilities and offering a broad array of liability insurance products.

HealthCap has a range of liability insurance products to meet the needs of any senior living care provider:

- Occurrence or claims-made
- First dollar or retention
- Primary or excess umbrella
- Captives

Accessing HealthCap Advance

We rely on an exclusive group of independent insurance agents that are specialized in providing insurance solutions for the senior living industry. These agents possess integrity, energy, and unparalleled industry knowledge.

- HealthCap Advance is available in all 50 states.
- HealthCap Advance is available to both for-profit and not-for-profit long term care operations.
- HealthCap Advance is available only through a select group of specialist insurance agencies.

HealthCap Advance

HealthCap Advance is our **AM Best “A”** rated professional and general liability insurance program designed to protect all acuties of senior living facilities.

HealthCap Advance is a primary liability insurance policy, and excess limits to \$10,000,000 are available through our HealthCap Excess program.

BASIC POLICY

Professional Liability

- \$1,000,000 per claim
- \$3,000,000 annual aggregate
- Per location limits

General Liability

- \$1,000,000 per claim
- \$3,000,000 annual aggregate
- Per location limits

Trigger

- Claims made
- Incident sensitive

Deductible Options

- \$5,000 - \$100,000 per claim

Broad Coverage

- Sexual molestation & misconduct coverage included
- Employment benefits liability coverage included

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