

HealthCap[®] Excess

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 Excess

HealthCap products are available through 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 Excess is available in all 50 states.
- HealthCap Excess is available to both for-profit and not-for-profit long term care providers.
- HealthCap Excess is only available through a select group of HealthCap appointed agencies.

HealthCap Excess

HealthCap Excess is our **AM Best “A”** rated umbrella liability policy designed to provide limits of up to \$10 million per claim.

HealthCap Excess is available to facilities with underlying coverage from HealthCap RRG, HealthCap Advance, policies from other carriers, and captives or other self-insurance programs.

HEALTHCAP EXCESS POLICY

Professional Liability

- Limits up to \$10,000,000 per claim and annual policy aggregate
- Claims-made trigger

General Liability

- Limits up to \$10,000,000 per claim and annual policy aggregate
- Occurrence trigger

Other Policy Features

- True umbrella coverage, extends auto liability coverage
- Defense costs inside limits
- \$50,000 evacuation expense coverage

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