

Adult Day Care Program

The pieces all fit with our Adult Day Care Program

Property and liability coverage available on a monoline or package basis for licensed facilities providing social type activities for adults.

Program features

CGL

Coverage available:

- Primary limits up to \$3,000,000 occurrence/\$5,000,000 aggregate
- Excess or umbrella limits up to \$25,000,000
- Included coverages:
 - Medical payments coverage — \$5,000 limit
 - Errors and omissions coverage part
 - Sexual and physical abuse coverage — policy limits up to \$100,000 per claim/\$300,000 aggregate (higher optional limits available)

No deductible required.

Property

Coverage available:

- | | |
|---|-----------------------|
| • Building | • Equipment breakdown |
| • Business personal property | • Food spoilage |
| • Business income | • Accounts receivable |
| • Basic, broad or special form | • Computer equipment |
| • Replacement cost or actual cash value | • Outside signs |
| | • Valuable papers |

Crime

Coverage available:

- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises



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