



NURSING HOMES, ASSISTED LIVING  
& INDEPENDENT LIVING

## GENERAL & PROFESSIONAL LIABILITY COVERAGE



**SHOMER**  
INSURANCE AGENCY, INC.  
HEALTHCARE DIVISION

**Shomer Insurance Agency Healthcare Division**, one of the top agents specializing in *Nursing Homes, Assisted and Independent Living Facilities*. We have over **25 years of experience** in arranging insurance and risk-management programs tailored to the unique insurance needs of long term care facilities.

**Our comprehensive value-added insurance program was developed by insurance experts**, to address the coverage, risk management and claims-handling needs of senior living facilities.

We would appreciate an opportunity to discuss how we can reduce your insurance costs & out of pocket expense yet broaden your coverage. **Please call us today!**

For more information, contact the following Shomer Insurance representatives:

**Ari Baer**  
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Suite 306  
Los Angeles, CA 90036  
Ph: 323.934.8160  
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Lic # OC79888

### WHY CHOOSE SHOMER INSURANCE?

#### CARRIER:

The senior living facilities program is underwritten by an “A (Excellent)” carrier by AM Best - and known for exceptional coverage, risk management support and responsive claims-handling service. The program is available in all 50 states.

#### PROGRAM BENEFITS:

- Superior senior living risk knowledge
- Proactive, value-added risk management services offered at no additional charge
- Claims-made coverage – prior acts available
- General/Professional liability defense costs outside the limits
- Broad definition of Insured includes:
  - DON and medical director (for administrative duties)
  - Employed nursing staff, and volunteers
- Limits: Up to \$10 million
- Flexible deductible options

#### BASIC COVERAGE'S:

- Professional liability (including coverage for “Residents Rights” claims and liability arising from “Elder Abuse” statutes)
- General Liability
- Bodily injury/property damage
- Personal injury/advertising injury
- Employee benefits liability
- Sexual misconduct liability

#### SUPPLEMENTARY AND OPTIONAL COVERAGE'S

- Defense expenses for disciplinary proceedings
- Medical payment coverage
- Fire damage legal liability
- Non-owned automobile injury
- Punitive damages coverage – select basis
- Excess employers liability and auto liability coverage's as part of an umbrella policy available on select basis

All coverage's and rates are subject to underwriting review and approval



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