



NURSING HOMES, ASSISTED LIVING
& INDEPENDENT LIVING

PROPERTY INSURANCE



BENEFITS OF THIS PROGRAM

Shomer Insurance Healthcare Divisions specializes in the nursing home industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Nursing Homes, Assisted Living & Independent Living needs, visit our website at www.shomerinsurance.com

KEY BENEFITS

PROPERTY

Ultimate Cover - broad proprietary property coverage form including Flood and Earthquake where available

- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Agreed Value (no coinsurance) available
- Blanket limits available
- Back up of sewers and drains included as a cause of loss
- Coverage for building foundations, underground pipes, flues and drains
- Demolition coverage included
- Increased Cost of Construction coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage provided
- Emergency vacating expense included
- Personal Effects coverage for resident's property
- Resident's Money and Securities coverage

AUTOMOBILE

- Owned automobiles including transportation of residents
- Non-owned automobile exposures
- Hired automobiles
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

CRIME AND FIDELITY

- Employee Dishonesty (blanket fidelity)
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Money and Securities coverage (inside/outside) provided
- Money Orders and Counterfeit Paper Currency coverage provided

ENDORSEMENT

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency

Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement.

CRISIS MANAGEMENT ENHANCEMENT ENDORSEMENT

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

LOSS CONTROL SERVICES

- Product specific web-based loss control solutions
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

DOCUMENTS REQUIRED FOR PROPOSAL

- Completed, signed and dated ACORD application.
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Ultimate Cover Update Questionnaire

SERVICE

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

CARRIER

- These coverages are underwritten by rated A+ (Superior) by A.M. Best.

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



SHOMER

INSURANCE AGENCY, INC.

HEALTHCARE DIVISION

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**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 devel-
oped by insurance experts**, to ad-
dress the coverage, risk manage-
ment and claims-handling needs
of senior living facilities.

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