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The CareSurance Summary

CareSurance™

CareSurance™ is a brand new liability package policy from CFC Underwriting that has been specifically designed to cater for the insurance needs of skilled, assisted and independent Long Term Care facilities (nursing homes) across America. Our target market includes everything from a small single-location nursing home to a large multi-location chain.

Risk Management

CareSurance™ incorporates a unique risk management program which not only makes your facility a better risk – it makes you money! One of the key features of the risk management program is the Data Integrity Audit (DIA) of your client's Minimum Data Set (MDS) return for the government. By making the MDS return more accurate the DIA almost always results in your facility receiving increased reimbursements from the government. For the vast majority of nursing homes the value of these increased reimbursements is more than double the cost of the risk management - a win-win situation!

Process

Due to our advanced analytical techniques we can review any nursing home from just the name and address plus the claims history for the last five years. We are therefore able to provide quick and detailed indications with minimum information from you. To convert an indication to a firm quotation we require an application form, the financials and a complaints register to be submitted.

Cost Effective

Premiums for CareSurance™ can be very competitive. Our general approach is to reward the well-managed nursing homes with cheaper premiums as our analysis of the insurance market for nursing homes suggests that the virtuous homes pay too much. With our risk management package we can also help the homes that have had difficulties in the past improve their performance and therefore save money in the future. Limits available are up to \$5,000,000 per claim and \$15,000,000 in the aggregate per nursing home, with deductibles as low as \$10,000. Depending upon the details of the underlying insurances we can also consider excess layers.

CareSurance™ includes...

- Professional and General Liability (including Products and Completed Operations Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits liability
- Tenants' Liability
- Medical Expenses cover
- An incident sensitive trigger – a lawsuit does not have to be brought against the client for the policy to respond – it responds to any incidents which could give rise to a claim

CareSurance™... long term protection for long term care