



The health and social services industry encompasses a broad range of risks, each with its own unique set of exposures. At Crum & Forster we offer a comprehensive multi-line coverage approach customized to address the diverse insurance needs of your clients and the communities they serve.

Target Appetite

Class of Business	Line of Business				
	GL	PL	XS	Auto	WC
Home Healthcare & In Home Hospice Providers	✓	✓	✓	✓	✓
Assisted Living Facilities	✓	✓	✓	✓	✓
Memory Care Facilities	✓	✓	✓	✓	✓
Independent Living Facilities	✓	✓	✓	✓	✓
Continuing Care Retirement Communities (CCRC's)	✗	✗	✗	✗	✓
Skilled Nursing Facilities	✗	✗	✗	✗	—
Social Services	✗	✗	✗	—	✓

Available Coverage

Our multi-line portfolio of products provides specialized insurance solutions designed for health and social services organizations.

General Liability

- Claims made forms available on an admitted basis
- General Liability Enhancement Endorsement includes coverage for:
 - Host Liquor Legal Liability
 - HIPAA compliance
 - Automatic additional insured coverage

Auto

- Owned Auto
- Hired and Non-owned auto coverage

Follow Form Excess

- Supported coverages up to \$5 million in limits

Professional Liability

- Claims made form available on a nonadmitted basis
- Abuse and molestation coverage available
- Defense expenses available either inside or outside the policy limits
- Disciplinary proceedings coverage
- Reputation restoration expense

Workers' Compensation

- Guaranteed Cost & Small Deductibles
- Loss Sensitive / High Deductible - Assisted Living & CCRC's Only
- Experience mods > 1.25 considered with pre quote loss control call
- Social Services organizations whose primary services focus on:
 - Individuals with Intellectual and Developmental Disabilities
 - Supportive Housing
 - Community Outreach and Social Work

Our policyholders and producers are provided with access to our online risk management tool (**RMIS**) which provides quick and easy access to customized reports, executive summaries, and detailed claims information such as file notes, status reports, and loss runs.



We understand the health and social services business.

Underwriting

Our team of regional underwriters has on average 30 years of property and casualty experience with an average of 15 years specializing in health and social service businesses.

- Willingness to underwrite hard to place risks
- Prompt new business quotes and early renewal indications
- Accurate and timely policy issuance

Claims Services

At Crum & Forster, our claims department has been recognized for superior service. Our responsiveness, collaborative approach, and cumulative expertise delivers results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

Risk Engineering

Crum & Forster's risk engineers work in partnership with our customers to provide a full complement of services from education to comprehensive on-site inspections.

Practices include:

- Assistance with reduction of inspection violations, emergency planning
- Safe patient handling, elder abuse prevention, and fall prevention
- Operational risk based assessments
- Ergonomics training, active shooter preparedness and much more

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Reasons for selecting Crum & Forster

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$39B in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Client-focused risk engineering services



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