Long-Term Care Facilities ~ Specialty Programs

The Hartford’s Specialty Programs is a trusted market for Professional Liability and General Liability coverage for small, midsize and large risks – with competitive pricing for occurrence and claims-made forms. Umbrella limits are available up to $5 million.

APPETITE
The Hartford is a market for the following small, midsize and large elderly care risks. While we will entertain any size risk, our sweet spot is for facilities with less than 10 locations:

- 8051 Skilled Nursing Care Facilities
- 8052 Intermediate Care Facilities
- 8059 Nursing & Personal Care Facilities
- N/A Independent Living & Assisted Living Center Operations, Stand Alone & Campus

Outside of Our Appetite
- Home Health Service
- Facilities Specializing in Drug and/or Alcohol Rehabilitation, Psychiatric and/or Developmental Disabilities
- Hospitals and Clinics
- Pediatric Care and Child Daycare
- National Healthcare Chains

In the growing healthcare industry, long-term care facilities represent a multi-billion-dollar premium opportunity. The Hartford can help you capture your share of this market and grow your long-term care facilities book of business.

Trusted for nearly 200 years, The Hartford has over 25+ years of underwriting expertise in this industry. Our dedicated healthcare program underwriters can customize an insurance solution for your clients’ unique risks.

Think Specialized Risks. Think The Hartford.

Not all coverages and services are available in all states. This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. All information and representations herein are as of September 2009.
you and your long-term care facility clients need:
products and services. The Hartford has the expertise and industry experts to continually improve our needs. But we don’t stop there. We work with agents you know they will line up with your healthcare clients’ offerings on extensive buyer and agent feedback, so

At The Hartford, we base our product and service eXpertiSe brokers in your territory.

For individual account submissions, contact The Hartford’s Specialty Programs directly at Montana Wyoming
Minnesota Washington
Michigan Virginia
Kentucky Rhode Island
Maine South Dakota
Maryland Utah
Massachusetts Vermont
Michigan Virginia
Minnesota Washington
Missouri Wisconsin
Montana Wyoming

Note: For individual account submissions, contact The Hartford’s Specialty Programs directly at 1-800-533-7824 for a list of available surplus lines brokers in your territory.

EXPERTISE
At The Hartford, we base our product and service offerings on extensive buyer and agent feedback, so you know they will line up with your healthcare clients’ needs. But we don’t stop there. We work with agents and industry experts to continually improve our products and services. The Hartford has the expertise you and your long-term care facility clients need:

• 25+ years of experience insuring clients in this program
• Specialized, knowledgeable and dedicated underwriters who understand the complexities your clients face who specialize in the healthcare industry
• Dedicated healthcare claims handlers in Specialty Risk Services (SRS) who understand regional laws and regulations (To learn about SRS, see “Managing Total Cost of Risk” on next page.)

TAILORED PRODUCTS
With the exposures and complexities of the healthcare industry, it may be challenging to find a solid, trusted carrier that offers liability coverages. The Hartford’s newly updated forms provide your clients with coverage that’s above the industry standard, including coverage that’s customized especially for the healthcare industry and automatically built into our forms. You can count on The Hartford to provide products tailored for this industry.

General Liability – Surplus Lines
• Occurrence and claims-made forms available
• Additional insureds for employees, students, volunteers and licensed beauticians
• Per-location aggregates available

Professional Liability – Surplus Lines
• Coverage provided to staff such as nurses, therapists, beauticians and certain other professionals
• Occurrence and claims-made forms available
• Additional aggregate limit provides coverage for locations other than those designated on the policy

Umbrella – Surplus Lines
Designed to begin where The Hartford’s primary liability coverage ends, umbrella coverage presents continuous, consistent coverage for added peace of mind, with limits available up to $5 million.

Property
The Hartford’s broad Property Choice® product includes enhancements that address the unique needs of long-term care facilities, including:
• Resident evacuation that is triggered by potential harm to patients, payable on a reimbursement basis
• Damage evaluation and negotiations – Adjusters are skilled at evaluating bodily injury, professional liability and property damage claims. Our adjusters will negotiate with third-party claimants or their attorneys and seek to mitigate damages as much as possible.
• Litigation management – Adjusters will partner with client panel counsel to collaboratively manage litigation. SRS can apply its own stringent Defense Counsel Guidelines or apply custom guidelines prepared by clients. In the absence of a client panel counsel list, SRS employs an extensive network of pre-selected attorneys across the country who:
  - Have proven their ability inside and outside of the courtroom
  - Must adhere to our policies and procedures

EASY TOOL TO TRACK LOSSES
Long-term care facilities typically have many service departments and operate around the clock. Administrators are busy, and tracking a facility’s claims and understanding its loss patterns can be a challenge. The Hartford can help with our @venture risk management information system, which:
• Helps allocate risk management resources, like our loss control consultants who specialize in healthcare, where they will have the greatest impact
• Equips facilities to evaluate loss patterns by shift, functional area, specific wing, etc.
• Gives the account access to OSHA reporting

IMPROVING SAFETY
As specialists in the healthcare industry, our loss control consultants understand long-term care facilities. Offering a consultative approach, they support you and your clients through access to:
• Continuing education to help administrators and risk managers meet their continuing education needs and protect their business
• Certified specialists, such as ergonomists, fire protection specialists, industrial hygienists, and business continuity planners
• Training in Sharps Injury Prevention, and more
• Webinars on topics such as the aging workforce and emergency preparedness

The Hartford’s newly updated forms provide your clients with coverage that’s above the industry standard, including coverage that’s customized especially for the healthcare industry and automatically built into our forms.

Note: The Hartford is not a market for medical malpractice.
• you and your long-term care facility clients need:
  products and services. The Hartford has the expertise
  to offer customized surplus lines offerings based on extensive buyer and agent feedback, so
  you can count on eXpertiSe brokers in your territory.

For a list of available surplus lines products and services, contact 1-800-533-7824

The Hartford's Specialty Programs directly at
  • Michigan Virginia
  • Massachusetts Vermont
  • Maryland Utah
  • Colorado Nebraska
  • Connecticut New Hampshire
  • Delaware New Jersey
  • Idaho New York
  • Illinois North Carolina
  • Indiana Ohio
  • Iowa Oregon
  • Kansas Pennsylvania
  • Kentucky Rhode Island
  • Maine South Dakota
  • Maryland Utah
  • Massachusetts Vermont
  • Michigan Virginia
  • Minnesota Washington
  • Missouri Wisconsin
  • Montana Wyoming

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TAILORED PRODUCTS
With the exposures and complexities of the healthcare industry, it may be challenging to find a solid, trusted carrier that offers liability coverages. The Hartford's newly updated forms provide your clients with flexibility and coverage that's above the industry standard, including coverage that's customized especially for the healthcare industry and automatically built into our forms. You can count on The Hartford to provide products tailored for this industry.

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• Resident evaucation that is triggered by potential harm to patients, payable on a reimbursement basis
• Resident valuations for the theft of or damage to the personal property of patients, other than money and securities
• Loss or damage to business personal property, such as office contents and equipment
• Costs of recreating lost or damaged valuable papers and records
• Equipment breakdown coverage extended to include loss of perishable goods

Commercial Auto Liability
Our policy protects against financial loss resulting from accidents involving vehicles, other than
  • ambulances, owned by the business. These include vehicles used to shuttle clients to and from the facility for scheduled procedures, tests and appointments.

SERVICES
Long-term care facility administrators and staff know how important the “service experience” is in meeting the needs of people for whom they provide care. At The Hartford, we are committed to delivering our best service in ways that are meaningful to our policyholders.

Managing Total Cost of Risk
The Hartford’s Specialty Programs partners with SRS to manage the claims handling of the healthcare facilities program. A world-class, third-party administrator, SRS has a specialized claims team that is dedicated to handling general liability claims. From minor slips and falls to serious professional liability claims, SRS is skilled at properly investigating and mitigating liability claims, and in seeking to achieve the best-possible outcome for their clients.

SRS understands your clients’ concerns and can provide services to help, such as:
• Dedicated contact for large facilities – Experienced claim service consultants provide a single point of contact to large facilities on claims issues, conduct periodic file reviews, and assist in assessing coverage needs.
• Prompt and thorough investigations – Our Best Practices require our adjusters to proactively investigate liability issues and document damages, maintain consistent file documentation, and provide regular reporting to accounts and carriers.

• Damage evaluation and negotiations – Adjusters are skilled at evaluating bodily injury, professional liability and property damage claims. Our adjusters will negotiate with third-party claimants or their attorneys and seek to mitigate damages as much as possible.

LITIGATION MANAGEMENT
Adjusters will partner with client panel counsel to collaboratively manage litigation. SRS can apply its own stringent Defense Counsel Guidelines or apply custom guidelines prepared by clients. In the absence of a client panel counsel list, SRS employs an extensive network of pre-selected attorneys across the country who:
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Improving Safety
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Business Insurance for the INPATIENT HEALTHCARE Industry
Agent Overview
For Producers Only – Not for Public Distribution*

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TRUST THE HARTFORD
Named one of the World’s Most Ethical Companies by the Ethisphere Institute in 2008 and 2009, The Hartford has more than 25 years of healthcare experience and a nearly 200-year history of keeping our promises to policyholders. You can trust The Hartford to be there when you and your clients need us.

SEND US YOUR HEALTHCARE PROSPECTS
Experience for yourself how easy it can be to sell The Hartford’s products to your healthcare clients. If you have a prospect that’s within our appetite, we want the opportunity to work with you. Contact The Hartford’s Specialty Programs directly at 1-800-533-7824 for a list of available surplus lines brokers in your territory. For more information about The Hartford’s program capabilities, visit www.thehartford.com/program-business.

*About Surplus Lines Coverage
All liability coverages in this program (other than the commercial auto) are written on a surplus lines basis. Surplus lines coverage may only be placed by or through a licensed surplus lines broker. The placement of surplus lines coverage and the eligibility for coverage is subject to applicable state regulation. Entities insured by a surplus lines policy are not eligible to participate in state guaranty funds. Due to restrictions on advertising surplus lines coverage to the general public, this document may not be disseminated to the general public.

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<tr>
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continued