

Darwin believes better segmentation and classification of senior living facilities leads to better coverage terms and pricing for policyholders. Darwin has entered into a strategic underwriting partnership with K&B Underwriters to address the coverage and pricing needs of senior living facilities. It is a fresh and differentiated approach that, when coupled with Darwin's unique risk management and client claims services, redefines the phrase, "insurance innovation."

### Eligible Facilities

- Nursing Homes
- Intermediate Care
- Assisted Living
- Independent Living
- Continuing Care Retirement Communities (CCRC)
- Adult Day Care
- Respite Care
- Facilities may be Medicare/Medicaid certified or private pay
- Eligible Accounts include single location risks as well as multi-facility/multi-state

### Limits

Our limits approach is flexible to meet the needs of single or multi-location senior living facilities, with available limits up to \$10 million.

### Features & Highlights

- Basic Coverages:
  - Professional liability (Including "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 Coverages:
  - Defense expenses for disciplinary proceedings
  - Medical payment coverage
  - Fire damage legal liability
- Optional Coverages (by endorsement)
  - Non-owned automobile injury
  - Punitive damages coverage (some risks may be subject to sublimit)
  - Excess employers liability and auto liability coverages as part of an umbrella policy are available (on a selective basis)
- All coverages on a claims-made basis
- Prior acts coverage available
- Defense outside the limits is standard (defense inside limits available for premium credit)

#### Tim Halisky

Production Underwriter

V 888 760 3194 x 102

F 703 707 9696

E [thalisky@kbunderwriters.com](mailto:thalisky@kbunderwriters.com)

12010 Sunset Hills Road

Suite 875

Reston, VA 20190



**K&B UNDERWRITERS**

*Service. Stability. Simplicity.*

**Darwin Professional Underwriters, Inc.**

9 Farm Springs Road

Farmington, Connecticut 06032

V 860 284 1300 F 860 284 1301

[www.darwinpro.com](http://www.darwinpro.com)

## Features & Highlights (continued)

- Broad definition of Insured includes facility administrator, director of nursing, and medical director (for administrative duties), employed nursing staff, and volunteers
- Low deductible options
- Darwin is committed to not only providing insurance coverage, but also to supporting policyholder's proactive risk management efforts. Darwin offers its basic risk management program to all Senior Living policyholders as a value-added service at no additional charge.

## Jurisdictions

Applies to covered events that take place in the United States of America (including its territories and possessions), Puerto Rico, and Canada.

Available on a non-admitted basis for accounts domiciled in most U.S. states.

## Submission Requirements

Darwin has selected K&B Underwriters as a preferred partner for this product. Please direct all submissions to:

Tim Halisky  
Production Underwriter

V 888 760 3194 x 102  
F 703 707 9696  
E [thalisky@kbunderwriters.com](mailto:thalisky@kbunderwriters.com)

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This information is provided as a general overview. Coverage is underwritten by Darwin-member companies, which include, Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select have earned an A.M. Best rating of "A- (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Consult your insurance advisors or legal counsel for guidance on issues specific to your organization. © Darwin Professional Underwriters, Inc. All Rights Reserved.