



IronHealth®

Long Term Care Professional
Liability Coverage



Tailored solutions. Exceptional security.

IronHealth® combines industry-leading underwriting capabilities with progressive solutions for the unique liability issues within professional Long Term Care. We plan for an environment of uncertain, complex liability exposures and, as a result, are able to offer comprehensive coverages with increased customization and greater stability. Our flexible, yet disciplined approach informs our ability to respond to opportunities – even those in historically difficult venues – and to be at the vanguard of improved security for insureds.

Underwriting capabilities

Excess coverage

- Follow-form and umbrella coverage with limits of up to \$10M
- Stand-alone excess over other carriers

Underwriting appetite

- Not-for-profit and for-profit long-term care entities including independent, assisted, dementia/alzheimer's and skilled nursing facilities.

Primary coverage

- Claims made and Occurrence forms available
- Separate limits for:
 - Professional Liability (\$1M/\$3M)
 - General Liability (\$1M/\$3M)
 - Employee Benefits Liability (\$1M/\$3M)
 - Public Relations (\$100k)
 - Evacuation (\$100k)
 - Resident Loss of Property (\$5k/ \$25k)
 - Disinfection Event Expense (\$25k)
- Coverage for the Medical Director whether he/she is an employee for direct resident care
- No minimum earned premium
- 60 days to report claim following policy expiration

Thoughtful solutions to the unthinkable

For Long Term Care facilities these are some of the most challenging of times. Resources are tight, regulations are continually changing and increasing, competition is rising, and the public's perception of the Long Term Care industry remains mixed. The "graying" of the population continues, taxing an already strained system. IronHealth knows well the factors contributing to the Long Term Care risk profile. Still, every risk has its unique conditions. To that end, we bring a wider view and strong problem-solving skills to the relationship and develop targeted solutions.



Risk management

Each account will be allocated a budget for risk management services provided by Pendulum. IronHealth's unique approach offers insureds and their brokers unparalleled involvement in the selection of risk management services, which range from access to highly skilled consultants who can help with policies and procedures or survey responses to software tools that can track incidents or risk indicators. IronHealth is determined to provide our policyholders with risk management services that they know they need, not ones that the insurer thinks they need.

Contacts & Submissions

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