



Long term residential care facilities need an innovative product that will provide the broadest coverage for their exposures. These facilities are in more demand than ever as the 'Baby Boomer' generation enters retirement at a record pace. NAS' unique long term care coverage addresses the evolving risk surrounding these facilities with enhanced coverage.

While other carriers are limiting coverages for sexual abuse, elopement and bedsores, NAS provides all of these coverages up to the limit. e-MD® and MEDEFENSE® Plus coverage are available by endorsement to address the growing regulatory exposure and data risks facing long-term care providers.

## Product Highlights

- ▲ **LIMITS UP TO:**  
\$1,000,000 each claim/\$3,000,000 aggregate
- ▲ **Minimum Premium:**  
\$1,000 via NAS Online for facilities up to 6 Beds  
\$2,500 offline
- ▲ **Minimum Deductible: \$1,000**
- ▲ **Occurrence based GL coverage is available**
- ▲ **PL/GL incident reporting**
- ▲ **No bed sore or elopement limitations**
- ▲ **e-MD® Cyber Liability Sublimit: Up to \$1,000,000**
- ▲ **Hired And Non-Owned Auto Liability: Up to \$1,000,000**
- ▲ **Evacuation Expense Sublimit: Up to \$50,000**
- ▲ **Sexual Abuse Sublimit: Up to \$2,000,000 (available when required by contract)**
- ▲ **First Dollar Defense is available**
- ▲ **Employee Benefit Liability Coverage: Up to \$1,000,000**

Source: CDC - "Long-Term Care Providers and Services in the United States: Data from the National Study of Long-Term Care Providers, 2013-2014", Feb. 2016, [http://www.cdc.gov/nchs/data/series/sr\\_03/sr03\\_038.pdf](http://www.cdc.gov/nchs/data/series/sr_03/sr03_038.pdf) (Accessed April 26th, 2016)

BY 2050  
**27 MILLION**  
OLDER AMERICANS (OVER 65)  
WILL NEED LONG TERM CARE

SOURCE: CDC, 2016

## Eligible Classes:

- ▲ Independent Living Facilities
- ▲ Personal Care homes
- ▲ Residential Care Facilities for the Elderly (RCFEs)
- ▲ Assisted Living Facilities
- ▲ Alzheimer's/Dementia Care
- ▲ Intermediate Care Facilities
- ▲ Congregate Care Facilities
- ▲ Skilled Nursing Facilities

## Ineligible Territories:

- ▲ Alabama
- ▲ Arkansas
- ▲ Louisiana
- ▲ Florida (Dade, Palm & Broward counties)
- ▲ Pennsylvania (Bucks, Chester, Delaware, Montgomery & Philadelphia counties)

### For more information, contact:

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