

Expanding Capabilities in Healthcare

Senior care facilities

The power of two brands.

Together, we are committed to the investment in progressive products and services to better serve the healthcare market. With a deep understanding of healthcare risks and a collaborative approach, we offer expanded coverage opportunities with:

- A consistent appetite for senior care facilities
- Account-view pricing
- Product-specific claims handling

Liberty Mutual

- Healthcare services Needlestick Program
- Exclusive EPLI Hotline

IronHealth

- Complimentary one hour legal review of admission or arbitration agreements/contracts or telemedicine agreements

Partner with us, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

Send submissions to

LMIronHealth@libertymutual.com

To learn more about our healthcare solutions for senior care facilities, please contact

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Liberty Mutual
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The healthcare industry is growing. And with 46 million adults in the U.S. over the age of 65, the need for senior care facilities and related services will continue to increase.¹

A partnership serving today's senior care facilities

Now, you can easily access the combined, coordinated capabilities of IronHealth, a Liberty Mutual Company, and our dedicated healthcare practice, to submit and bind comprehensive, cost effective coverage. Benefit from the deep industry and product expertise of a single company backed by expert product-specific claims handling.

Lines of coverage offered through single submission:

- Workers compensation, auto, property, general liability, and professional lines (subject to \$150k WC/ auto/property premium threshold; No minimum earned premium requirement for the professional, general liability and umbrella) – LMIronHealth@libertymutual.com.

Key coverages:

- Resident evacuation/expense coverage up to \$500k on property coverage
- Higher professional liability resident evacuation sub-limits for multi-line accounts, to satisfy self-insured retention under the property evacuation cover
- Regulatory Proceeding Defense Coverage for claims by a Government Agency alleging bodily injury as a result of a Professional Service Wrongful Act
- Flexibility with respect to preferred policy wording and treatment of coverage for claims involving sexual misconduct

Underwriting:

- All-lines, account-based underwriting and flexible program structures
- Joint Liberty Mutual and Ironshore quotes, with coverage underwritten separately by Liberty Mutual and IronHealth
- Mono-line auto with professional lines not offered
- Senior care facilities include skilled nursing facility, assisted living facility, independent living facility, and continuous care retirement community.

¹ The Population Reference Bureau report, "Aging in the United States," January, 2016.