



SENIOR LIVING EXPERTS



Serving the special coverage needs of age restricted apartments, including Independent Senior Apartments, 55+ Apartments, and Active Living Communities.

- Multiple Top-Rated National Carriers
- Competitive Coverages and Policy Forms
- Package and/or Mono-line Property Capability

With the aging of the American population, demand for housing that meets the needs of seniors is rapidly expanding. McGowan has the expertise to address the varied types of insurance needs of senior living communities.

TARGET:

- All types of age restricted living organizations (excludes those providing medical related services)
- Subsidized rents, including HUD Sections 8, 202, 236; LIHTC; and local provided subsidies.
- For-profit and Not-for-Profit Insureds
- Risks providing meals, transportation, beauticians, etc.
- Risks without emergency call systems, with self-monitored, and third-party monitored emergency call systems.

INELIGIBLE RISKS:

- Risks with RNs, MDs, or other individuals with professional medical designations on staff
- Risks that provide services for the activities of daily living
- Risks that cater to other than 55+ aged tenants

AVAILABLE COVERAGES:

- Property
- Flood and Quake Available
- Equipment Breakdown
- General Liability
- Assault and Battery
- Employment Practices
- Employment Benefits
- Professional Liability Available
- Inland Marine
- Umbrella

MINIMUM PREMIUMS:

- Package: \$20,000
- Mono-line Property: \$10,000

**** Available to retail brokers only ****