

# LTC

## INSURANCE FOR PROVIDERS OF LONG TERM CARE

### INTRODUCING MEDSURANCE™ LTC

MedSurance™ LTC is an insurance product specifically designed to meet the needs of Assisted Living Facilities, Independent Living Facilities and other long term care (LTC) providers throughout Canada. Most individuals and businesses operating in the LTC environment are suitable for the MedSurance™ LTC product, other than Skilled Nursing Facilities.

### BROAD COVER

MedSurance™ LTC is a modular policy covering a broad range of exposures faced by the LTC sector. Features include:

- Professional liability
- Medical practitioner liability
- Sexual misconduct and physical abuse liability
- Contractual liability
- Commercial general liability
- Employee benefits liability
- Tenants' liability
- Non-owned and hired automobile liability
- Commercial property & business interruption
- Computer virus and hacking attack liability
- Loss mitigation costs
- Medical expenses cover
- Court attendance costs
- Brand protection cover
- Indemnity to mortgagees, landlords or lessors of leased equipment

### LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits of liability available up to \$5,000,000 each claim
- Deductibles as low as \$100
- Premiums starting from \$75

### SERVICE

We recognise that LTC providers want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Most quotes provided within 48 hours
- A fast-track service for urgent submissions
- Most policies issued within 48 hours of binding
- Claims handled by reputable and experienced claims managers

All this at very competitive prices. To obtain a quote all we need is the completed MedSurance™ LTC application form or a suitable alternative.

