

Senior Living Property & Casualty Insurance Program

A comprehensive insurance solution designed for nonprofit and for-profit senior living organizations and facilities, backed by more than 40 years of Managing General Underwriter experience. Through an exclusive carrier partnership with Arch Insurance Company, rated A+ (Superior) by AM Best, the program delivers specialized underwriting expertise, tailored coverage options, and dedicated support to help strengthen client relationships.

Program Highlights

- Customized coverage designed specifically for the senior living segment
- Solutions available for both nonprofit and for-profit organizations
- Comprehensive Property & Casualty offering with Management Liability options available
- Dedicated submission review and underwriting process through the senior living program team

Available Coverage

- Property - Building & Personal Property
- Commercial General Liability, Professional Liability, Abuse
- Commercial Automobile Liability
- Business Income/Extra Expense, Equipment Breakdown, Inland Marine, Crime
- Excess

A complementary Management Liability program is also available for nonprofit senior living, including Directors & Officers Liability, Employment Practices Liability, and Fiduciary Liability, helping round out a comprehensive offering for senior living organizations.

Eligibility & Coverage Summary

NONPROFIT SENIOR LIVING FACILITIES

Facility Type	Available Coverage
Independent Living	Property, GL/PL, Abuse, Auto, Excess
Assisted Living	Property, GL/PL, Abuse, Auto, Excess
Continuing Care Retirement Communities (CCRCs)	Property, GL/PL, Abuse, Auto, Excess
Skilled Nursing	Property, GL/PL, Abuse, Auto, Excess

FOR-PROFIT SENIOR LIVING FACILITIES

Facility Type	Available Coverage
Independent Living	Property, GL/PL, Abuse, Auto, Excess
Assisted Living	Property, Auto
Continuing Care Retirement Communities (CCRCs)	Property, GL/PL, Abuse, Auto, Excess
Skilled Nursing	Property, Auto

Submission & Contact Information

Submit opportunities to seniorlivingmail@aon.com for prompt review and underwriting consideration. To learn more about the Senior Living Property & Casualty or Management Liability programs, contact:

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Program note: This program is not intended for small nonprofit or for-profit Assisted Living or Residential Care facilities. Preferred submissions include facilities with more than 25 beds and a minimum all-lines Property & Casualty account premium of \$25,000.

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