



Directors' & Officers' (D&O) Liability Insurance Program

Aon Affinity Healthcare has been the administrator of the LeadingAge-Recognized Insurance Program for more than 30 years. We continue to be an experienced and trusted Gold Partner with LeadingAge offering a full line of Property and Casualty products, including Directors' and Officers' Liability.

Coverage

- The policy helps protect the directors, officers, trustees, employees, committee members and volunteers against claims arising from their duties, allowing them to perform with confidence, while also allowing facilities to attract well-qualified individuals to serve on their boards.

Significant Program Features:

- Arch Insurance Company is rated A+ by A.M. Best attesting to the company's financial strength and claims paying ability.*
- Employment Practices Liability included.
- Defense Outside the Limits (\$1,000,000) provided to all LeadingAge Program insureds – this coverage feature prevents the chosen limit of liability from being eroded by the first \$1,000,000 in defense costs.
- Emergency Medical Treatment and Active Labor Act and HIPAA Coverage Sublimits of \$100,000 each are included.
- Breach of Contract Defense Costs Coverage – coverage for both employment and nonemployment related breach of contract claims.
- Access to a toll-free Hotline to discuss legal issues surrounding Employment Practices Liability.
- Automatic Renewals - Over 90% of our policies qualify for automatic renewal.

Optional Coverages

(subject to underwriting review):

- Separate Liability Limits option instead of one aggregate.
- Fiduciary Liability (ERISA) coverage - helps protect the organization against allegations of the mismanagement of employee benefit plans.
- Crime Coverage - provides protection for Employee Theft, Depositors Forgery or Alteration, Theft/Disappearance/ Destruction of Money & Securities (Inside & Outside the Premises), Computer Fraud, and Money Orders & Counterfeit Currency.

New Business Submission Requirements:

- Completed Not-for-profit D&O application (any carrier). Arch application required for binding.
- Most recent audited financial statement or 990 tax forms for organizations which have over \$1,000,000 in annual gross revenue.

Senior Living Insurance Program

For rates and coverage details, have your insurance broker contact:

800.432.7465 ext. 8553 | www.LeadingAgeInsurance.com | SeniorLivingMail@aon.com

Recognized by:



Underwritten by:



Brought to you by:



*Arch Insurance Company is rated A+ (Superior) by the financial rating service A.M. Best, March 20, 2014.

Please note that the precise coverage afforded is subject to state approval and the terms, conditions, and exclusions of the policies as issued.

Affinity Healthcare is a registered trade name of Affinity Insurance Services, Inc.; (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.