

Sober Living / Halfway House Liability Insurance

Sober Living / Halfway House Liability Insurance Program Insurance application and instructions

Drug or Alcohol Rehabilitation Centers with regular bed and board facilities to which patients are admitted on a voluntary basis.

Premises / Locations & Products / Completed Locations & Included

LIMITS OF COVERAGE OFFERED

1. 1,000,000 PER OCCURRENCE / 2,000,000 POLICY AGGREGATE
2. 1,000,000 PER OCCURRENCE / 3,000,000 POLICY AGGREGATE
3. Abuse & Molestation coverage with limits for 50,000 per occurrence and 100,000 aggregate for 5% premium charge
4. Assault & Battery coverage with limits of 50,000 per occurrence and 100,000 aggregate for 5% premium charge
5. Swimming pools will require premium surcharge and be dependent on type i.e. single family home, condo association / apartment building etc. and safety precautions in place
- 6 By request, coverage is available for buildings if owned or required by lease, business personal property and loss of income
7. Additional insured for the property owner of leased locations included
8. If operator has multiple locations and common ownership, multiple locations may be placed on a single policy
9. Hired and Non Owned Auto Liability with limits of either 500,000 per occurrence or 1,000,000 per occurrence is available

Inspection is required

Will consider operations without prior coverage. If coverage is currently in force, loss history will be required from all prior carriers for the last 5 years or period of operation if less than 5 years

WILL CONSIDER

Any Location over four (4) stories.

Any Location involving children less than 18 years of age.

COVERAGE UNAVAILABLE IF:

Locations provide medical services, other than counseling.

Locations involved in detoxifying patients.

Locations having physicians, psychiatrists or psychologists on staff in other than an administrative capacity.

Halfway Houses providing services for the mentally ill.

Any location affiliated with correctional facilities, (e.g., work release programs).

Any location involving foster children.

Locations providing any type of prenatal services.

Location has prior claims involving abuse or molestation.

Providing services for the mentally retarded.

SPECIAL ENDORSEMENTS

Exclusion - Abuse or Molestation: NOTE, may be purchased for 5% of the Liability Premium

Exclusion - All Assault or Battery: NOTE, may be purchased for 5% of the Liability Premium
Exclusion – Communicable Disease

Exclusion — Toxic Metals

Professional Liability Endorsement