

We'll do the heavy lifting,  
so you can  
make the **sale**



**Introduction: Why independent brokers partner with us**

Insuring a senior living facility can be complex. That's why it's important to partner with someone you can trust. Affinity Healthcare provides:

- 30 years of experience working with senior living facilities
- Product expertise that can help strengthen your client relationships
- Support services that help you make the sale and allow you to grow your agency

**Custom products: Designed for nonprofit senior living facilities**

By working together with our insurance carrier partners, we've created an insurance program specifically designed around nonprofit senior living facility exposures. It offers several types of coverage you won't find through our competitors. The only way to access our *exclusive* program is through Affinity Healthcare.

**10% risk management credit and C.E. credit**

We offer an easily accessible, web-based risk management course for your clients. This educational class is available only through Affinity Healthcare. Upon completion of the course, it provides your clients with:

- 10% credit on their general liability and professional liability premiums
- Continuing education credits toward their professional licensure

**LeadingAge: Who are they and why their recognition is important**

Many brokers are referred to us by their senior living facility clients. They hear about us through LeadingAge, the premier professional association for aging services operations. LeadingAge has more than 6,000 members and has recognized us as their insurance program administrator for over 30 years.

By mentioning we are a LeadingAge 'Gold Partner,' your clients will appreciate our long-standing relationship with their industry's professional association, an association they trust. When speaking with LeadingAge members, knowing the importance of the client-broker relationship, we advise members to contact their broker, and to encourage their broker to work with us.

# Senior Living Commercial Insurance Program

## Eligible classes of business

- Continuing Care Retirement Communities (CCRCs)
- Skilled Nursing Facilities (SNFs)
- Assisted Living and Personal Care Operations
- Independent Living/Senior Housing Operations
- Home & Community Based Services for the Elderly
- Program of All-Inclusive Care for the Elderly (PACE)

## Available coverage

- Building & Personal Property
- Commercial General Liability
- Professional Liability
- Directors' & Officers' Liability
- Business Income/Extra Expense
- Equipment Breakdown
- Inland Marine
- Crime
- Commercial Automobile
- Follow Excess Form

## Program highlights

- Abusive Act Liability
- Crisis Management Coverage
- E-Discovery Regulatory Investigation Expenses
- Volunteer Worker Medical Payments Coverage
- Administrative Proceeding Expense Reimbursement
- Clinical Trials, Counseling Service, Social Service, Beautician and Barber Services included

## Did you know?

### Facts about senior living facilities...

- There are more than 78,000 senior living facilities in the U.S.<sup>1</sup>
- The average insurance premium of our target market is between \$80,000 and \$90,000.<sup>2</sup>
- The industry has grown 40% since 2008 and will continue to grow as the baby boomer generation retires.<sup>3</sup>
- LeadingAge member organizations serve approximately 4 million seniors.<sup>4</sup>

For additional information, please contact  
your Regional Sales Director at 1-877-256-6215

### Chelsea Balerno | Ext. 1 | [chelsea.balerno@aon.com](mailto:chelsea.balerno@aon.com)

Northeast: CT, DC, DE, FL, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

### Douglas Raby | Ext. 2 | [douglas.raby@aon.com](mailto:douglas.raby@aon.com)

Southeast: AL, AR, GA, KY, LA, MS, NC, SC, TN

### Bernard Holicky | Ext. 3 | [bernard.holicky@aon.com](mailto:bernard.holicky@aon.com)

Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, OK, SD, TX, WI

### Anthony Burnham | Ext. 4 | [anthony.burnham@aon.com](mailto:anthony.burnham@aon.com)

West Coast: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY

Recognized by:



Administered by:



<sup>1</sup> Dun & Bradstreet Market Insight Tool, June 2013.

<sup>2</sup> Aon Affinity, Internal Sales Results, June 2014.

<sup>3</sup> Holdeman, Eric, "Elder Care a Growing Industry and Issue," Emergency Management, March 2013.

<sup>4</sup> LeadingAge, About LeadingAge, [www.leadingage.org](http://www.leadingage.org), June 2014.

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.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.