

December 8, 2011

To Our Brokers

## **New!** Federation – Commercial Lines **Senior Citizens Care Facilities Package**

We are excited to announce our new Commercial Package policy for Senior Citizens Care Facilities through Federation Insurance Company of Canada.

### **Highlights of included Coverage:**

- ✓ Broad Form with Replacement Cost on Building and Equipment
- ✓ 90% co-insurance; \$1000 minimum deductible
- ✓ Sewer Backup and Blanket Glass
- ✓ CGL, Business Interruption, and Crime including unique features\*

### **Optional coverages:**

- ✓ Abuse and Molestation
- ✓ Nursing Home Professional Liability
- ✓ Errors and Omissions Liability
- ✓ Non-Profit Directors and Officers Liability
- ✓ Commercial Umbrella Liability
- ✓ Residents' Personal Liability Extension

\* Please see the attached page for a more detailed Coverage Summary.

### **Target risks:**

- *Assisted Care facilities.* These are regulated by the government and must hold a valid operating licence. An example would be Nursing homes.
- *Supportive Care facilities.* These are not regulated by the government but follow industry standards. An example would be Seniors apartment complexes.
- Small to Medium-sized operations.

As our population ages, a greater number of Seniors Care facilities will emerge. Research shows that our package provides very broad coverage including numerous unique enhancements. This will allow you to confidently quote these accounts.

Please call our Commercial Underwriting team who would be happy to discuss you next Senior Citizens Care Facility account. Applications are available on our website: [www.angusmillerltd.com](http://www.angusmillerltd.com). Click on FORMS, then Insurance Applications - Commercial Lines.

Thank you for your support!

ANGUS-MILLER LTD.



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