



The Illinois Branch of Tower Special Facilities Inc. Part of the R.W. Scobie Group Introduces "Allied Health Package"

Tower Special Facilities Inc. is pleased to introduce the complete Allied Health package. We are committed to providing a competitive product, flexible solutions and most importantly, exceptional service. We promise personal contact, timely and professional response and quick policy issuance.

Our Allied Health product is a complete package that has been specifically designed to cater for the insurance needs of skilled, assisted and independent Long Term Care facilities (nursing homes) across America. The program also includes a unique risk management program which not only makes the nursing home a better risk - it makes them money! Contact us to find out more.

Coverage includes...

- Property, Professional and General Liability (including Products and Completed Operations Liability)
- Sexual Misconduct and Physical Abuse Liability
- Employee Benefits liability
- Tenants' Liability
- Medical Expenses cover
- An incident sensitive trigger - a lawsuit does not have to be brought against the nursing home for the policy to respond - it responds to any incidents which could give rise to a claim
(This is only a summary of the policy; reference should be made to the full policy wording).

Target markets

The target market is from small single-location nursing homes to large multi-location chains, as long as they are located in the USA.

Cost and limits available

Premiums can be very competitive. Our general approach is to reward the well-managed nursing homes with large premium discounts as our analysis of the insurance market for nursing homes suggests that these well-managed homes pay too much.

Limits of up to \$5,000,000 per claim and \$15,000,000 in the aggregate are available per nursing home, with deductibles from \$10,000.

Call Bob Gaddis with any questions and to request a copy of our application.

To submit risks, please fax to (847) 429-1855 or E-mail to bobg@towerspecial.com

To be removed from our E-mail list, please send a fax or E-mail requesting removal of your agency.
Your request will quickly be honored.

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