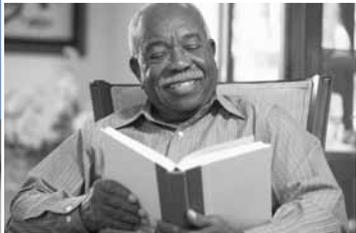


*Specialized Protection*  
Exclusively for Assisted Living Facilities, Retirement Centers  
and Senior Independent Apartments



Listening. Learning. Leading®



*Church Mutual is the leading insurer of worship centers and religious-affiliated organizations in America. For more than 40 years, we have offered coverages designed specifically for senior living communities, including — but not limited to — commercial multi-peril, workers' compensation, professional liability, commercial automobile and umbrella liability.*

*Today, we insure more than 550 senior living communities around the country. We recognize the need for knowledgeable, trustworthy protection.*

*Our knowledge of the risks these communities face, the way we're structured to respond to customer needs and the coverages we've designed specifically for senior living facilities all combine to offer you outstanding insurance value.*

## *Introducing our team of dedicated, experienced senior living community specialists.*

Church Mutual has established a team of experienced specialists who work *only* with senior living communities. Your organization can be sure that we will always have someone knowledgeable on hand to respond promptly to your needs.

Your specialized team includes:

- **Church Mutual Regional Representative, Independent Agent or Broker** – A person you get to know personally and who gets to know you. Someone who will act as your insurance specialist.
- **Underwriting Team** – A team dedicated to the insurance needs of senior living communities. A team working to provide the coverage you need to protect your facility.
- **Customer Service Representative** – A person who will answer your questions promptly and accurately and provide you with documents, such as certificates of insurance, upon request.

## *Church Mutual claims service is on call.*

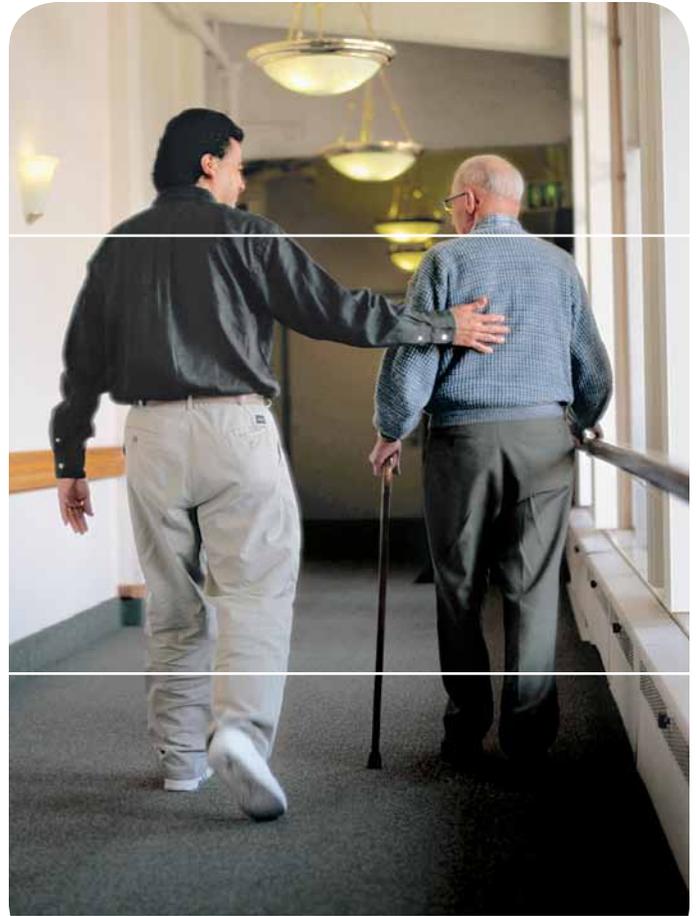
Church Mutual's claims system offers you outstanding convenience.

Claims can be reported by:

- **Telephone:** (800) 554-2642, select Option 2
- **Fax:** (715) 539-4651
- **Mail:** P.O. Box 342, Merrill, WI 54452-0342
- **Email:** [claims@churchmutual.com](mailto:claims@churchmutual.com)
- **Online:** [www.churchmutual.com](http://www.churchmutual.com)

On-call staff is available 24/7 in case of emergency.

Church Mutual also works with claims adjusters across the nation to further ensure that your senior living community receives the timely attention it deserves.



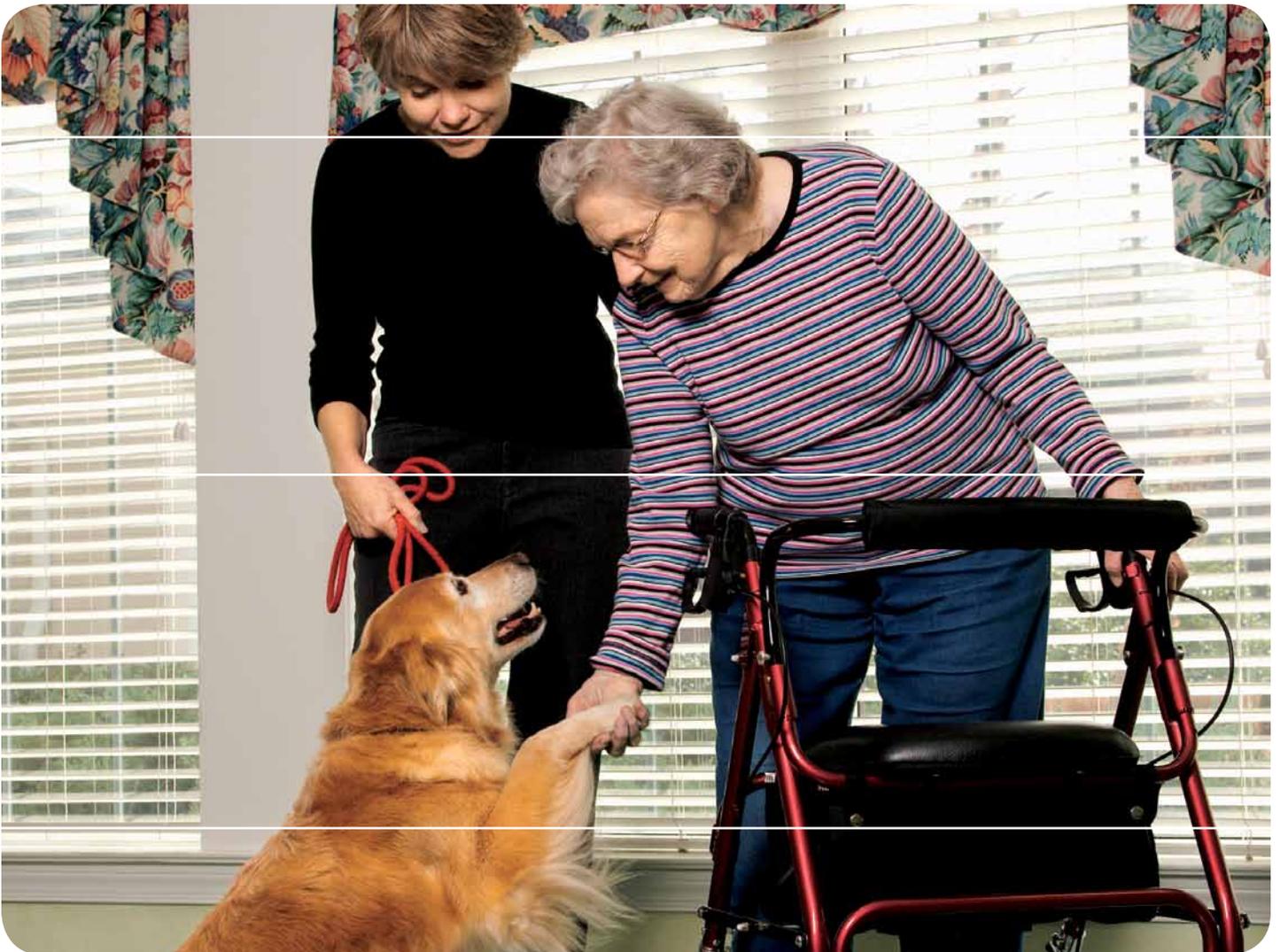
## PROTECTION STARTS WITH PREVENTION

### *Church Mutual's risk management services truly set us apart.*

Our risk management specialists are located throughout the country and are available to assist you in controlling the various loss exposures that are commonly presented in a senior living facility. Church Mutual's risk management services include:

- On-site analyses of senior living facilities
- On-site training on a variety of topics for facility directors and other staff
- Customized risk management programs based on individual senior living community needs

The risk management specialists of Church Mutual know senior living communities well and add considerable value to your relationship with Church Mutual.



## *Going online is like having a safety consultant on call.*

Church Mutual's website offers safety materials designed to help you identify and reduce the risks associated with operating a senior living facility, such as facility maintenance, food preparation and employee safety. These are available to our customers at no charge. They include:

- **Self-Inspection Safety Checklist for Senior Living Communities**, a 36-page booklet designed to help you prevent or reduce property, liability, theft, workers' compensation and vehicle losses. Areas of concern include resident care systems, employment practices, transportation safety and ergonomic workstation analysis.
- **Workplace Safety Program**, a 10-page sample program that you can download and customize to your facility's needs. The program includes various forms for accidents/incidents, new worker orientation, hazard identification and correction and more.
- **Risk Reporter**, our quarterly safety newsletter for senior living communities. The newsletter examines perennial problems and rising risks that senior living communities face and offers solutions. You can view and print all issues online or subscribe to receive your copy by traditional mail.
- **Our Safety Posters** are popular with senior living communities — six posters and each communicates at least four safety tips. You may order all the posters or pick and choose favorites. The posters you select will be mailed to you free of charge.

Visit [www.churchmutual.com](http://www.churchmutual.com) to order, download or print these specialized safety pieces. Other safety materials, including brochures, videos, checklists and sample legal documents, are also available to our customers at no cost.



## GENERAL COVERAGES

Depending on the needs and budget of your senior living community, your Church Mutual Series A Multi-Peril Policy may include from two to six coverage parts:

### Property

#### Covered Causes of Loss

The Series A protects your owned buildings and residents' personal property against either basic, broad or special causes of loss.

#### Systems and Equipment Breakdown Coverage

Mechanical breakdown, artificially generated electrical currents, steam boiler explosion and internal damage to steam boilers are additional covered causes of loss. Among the items covered are your computers, telephone systems, air-conditioning motors, elevators and much more.

#### Extensions and Additional Coverages

Your Church Mutual policy will automatically provide several coverage extensions and additions, each for which a specific limit of insurance is set based on your budget and needs.

#### Identity Recovery Case Management and Expense Reimbursement

Identity recovery coverage for your administrator and his or her resident family members is included in your multi-peril policy.

### General Liability

The multi-peril policy provides protection for your:

- Officers
- Directors
- Most organizations you control or acquire
- Employees
- Administrators
- Volunteer workers

This protection applies to your sponsored activities — even if away from your facility — and is provided against claims for negligence involving:

- Bodily injury
- Personal injury
- Property damage
- Advertising injury

Damage you cause to someone else's facility and for which you are legally liable is also covered for up to a specific limit.

#### Medical Expense

Protection is provided to cover medical expenses incurred and reported to us for nonresidents injured while visiting your facility or while participating in your activities on or off your premises, regardless of fault.

An optional death benefit may be provided for your covered individuals.

#### Supplementary Payments

Series A coverage includes special assistance to help you with the costs associated with a lawsuit. These supplementary payments are in addition to the limit of liability you choose.

#### Additional Legal Defense Coverage

This optional coverage provides a specific limit of insurance for defense costs for most lawsuits (and administrative hearings) not covered by the multi-peril policy, such as contract disputes (*not available to senior independent apartments*).

#### Catastrophic Violence Response Coverage

This coverage provides immediate financial assistance — without regard to fault or negligence — for the following costs associated with a qualifying violent incident:

- Medical and funeral expenses
- Lost wages
- Counseling
- Security
- Public relations





## *Professional Liability*

### **Senior Living Community Liability**

Protection applies to your senior living community and its:

- Nurses
- Student nurses
- Barbers
- Other health care professionals
- Beauticians
- Social workers
- Medical directors

Coverage includes acts or omissions in the furnishing of nursing, social and similar services that relate to:

- Care of residents
- Handling of the deceased
- Violation of residents' rights
- Undue influence of employees on residents

### **Directors, Officers and Trustees Liability**

This coverage provides security for your leaders against lawsuits involving their errors and omissions, such as conflict of interest, failure to exercise good judgment and improper use of funds (*not available to for-profit organizations*).

### **Employment Practices Liability**

This policy protects your senior living community and its directors, officers and employees from lawsuits alleging discrimination, wrongful termination and sexual harassment.

### **Employee Benefits Liability**

This policy provides coverage for unintentional errors in administering your employee benefits program (*for example, life, health and retirement programs*).

## *Crime*

Coverage for theft, destruction and disappearance of money and securities is available as needed on an optional basis to supplement your protection.

## *Hired and Nonowned Automobiles*

These highly recommended liability coverages protect your facility when you rent or borrow a vehicle for use on official business and when vehicles owned and driven by your employees or anyone else are used on the job or on behalf of your senior living community.

## *Business Income*

This coverage provides protection for loss of net income and continuing normal operating after a covered loss.

Extra expense insurance also is available to help cover additional costs required to continue operations during the restoration period. Examples include renting a temporary facility, office equipment and telephone lines.

## *Other Important Coverages*

### **Workers' Compensation**

Benefits are set by state statute and generally provide financial assistance for wage loss, medical and rehabilitation expenses and survivor benefits for fatal injuries.

### **Umbrella Liability**

This coverage provides greater limits of protection for your general liability and professional health care liability exposures in order to protect you against the devastating effects of a large court award.

### **Commercial Automobile**

Coverage includes liability, uninsured/underinsured motorists liability, medical payments (or PIP), collision, comprehensive and emergency road service.

*Dependable and  
compassionate service.*

Church Mutual is widely recognized by its current senior living community customers for outstanding service and dedication. You, too, can experience the dependability and compassion that are a Church Mutual hallmark. Our team of experienced specialists works with *only* senior living communities, so you can be sure you will always have someone knowledgeable on hand and ready to respond to your needs.



Listening. Learning. Leading.®

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For more information, contact [info@churchmutual.com](mailto:info@churchmutual.com).

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección [espanol@churchmutual.com](mailto:espanol@churchmutual.com).

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