



## Adult Residential Facilities Insurance

The Adult Residential Facilities program offers a wide range of coverages for property and general liability exposures. The following information is a summary of the available coverages and associated limits.

For additional information, contact the Adult Residential Facility Team at [ARF@minico.com](mailto:ARF@minico.com).

### Property Enhancements

| Coverage Applicable   | Limit of Insurance |
|---|--------------------|
| Foundations and underground pipes   | Included           |
| Business personal property  | Within 2,000 feet  |
| Debris removal  | \$50,000           |
| Preservation of property  | 90 days            |
| Fire department service charge  | \$50,000           |
| Pollutant clean-up and removal  | \$50,000           |
| Ordinance or law, undamaged portion of the building   | Building limit     |
| Ordinance or law, demolition cost   | \$500,000          |
| Ordinance or law, increased cost of construction  | \$500,000          |
| Automated external defibrillators (AEDS)  | \$10,000           |
| Business income and extra expense (includes civil authority and contingent business property) | \$25,000           |
| EDP equipment and media   | \$25,000           |
| Emergency vacating expense  | \$25,000           |
| Fine arts   | \$50,000           |
| Fire extinguisher recharge  | \$25,000           |
| Green consultant expense coverage   | \$5,000            |
| Key replacement and lock repair   | \$25,000           |
| Lease cancellation moving expenses  | \$10,000           |
| Mobile medical equipment  | \$15,000           |

(Property Enhancements continued next pg.)



# Adult Residential Facilities Insurance

| Coverage Applicable  | Limit of Insurance                            |
|--|---|
| Pairs, sets, or parts  | Amended                                       |
| Residential room reserve   | \$100,000                                     |
| Reward reimbursement   | \$75,000 Spoilage      2,000 feet, \$50,000   |
| Tenant glass   | \$15,000                                      |
| Newly acquired or constructed property, buildings                  | \$1,000,000                                   |
| Newly acquired or constructed property, business personal property | \$500,000                                     |
| Personal effects   | \$50,000                                      |
| Property of others   | Various                                       |
| Valuable papers and records (other than electronic data)           | \$100,000                                     |
| Property off-premises, including stock                             | \$500,000                                     |
| Outdoor property   | \$50,000                                      |
| Non-owned detached trailer   | \$25,000                                      |
| Accounts receivable  | \$100,000                                     |
| Garages/storage sheds  | \$5,000                                       |
| Inventory and appraisals   | \$50,000                                      |
| Marring or scratching  | Included                                      |
| Money and securities   | \$5,000                                       |
| Movement of your business personal property                        | Included                                      |
| Newly acquired locations—business income and extra expense         | \$25,000                                      |
| Retaining walls  | \$15,000                                      |
| Worldwide property off-premises                                    | \$25,000                                      |
| Vacancy provisions modification                                    | 90 days                                       |
| Dampness/extremes of temperature                                   | Exclusion removed                             |
| Precious metals  | \$25,000                                      |
| Water coverage   | \$30,000 per occurrence/\$60 annual aggregate |
| Property in transit (includes common carrier)                      | \$100,000 (\$10,000)                          |
| Water damage, other liquids, powder or molten material damage      | Amended                                       |
| Off-premises power failure   | \$50,000                                      |
| Extended business income   | 180 days                                      |
| Utility services (business income and extra expense coverage)      | Included                                      |

(Liability Enhancements on next pg.)



# Adult Residential Facilities Insurance

## Liability Enhancements

| Coverage Applicable  | Limit of Insurance |
|--|--------------------|
| Extended property damage   | Included           |
| Limited rental lease agreement contractual liability   | \$50,000           |
| Liquor liability exception to the exclusion  | Included           |
| Non-owned watercraft   | Less than 65 feet  |
| Damage to property caused by client  | \$30,000           |
| Damage to premises rented to you   | \$1,000,000        |
| Athletics activities   | Amended            |
| Supplementary payments, bail bonds   | \$5,000            |
| Supplementary payment, loss of earnings  | \$1,000 per day    |
| Employee indemnification defense coverage  | \$25,000           |
| Key and lock replacement, janitorial services customer   | \$10,000           |
| Additional insured, medical directors and administrators   | Included           |
| Additional insured, managers and supervisors (with fellow employee coverage)                             | Included           |
| Additional insured, broadened named insured  | Included           |
| Additional insured, funding source   | Included           |
| Additional insured, managers, landlords, or lessors of premises  | Included           |
| Additional insured, lessor of leased equipment   | Included           |
| Additional insured, grantor of permits   | Included           |
| Additional insured, vendor   | Included           |
| Additional insured, franchisor   | Included           |
| Additional insured, when required by contract  | Included           |
| Additional insured, owners, lessees, or contractors  | Included           |
| Additional insured, state or political subdivisions  | Included           |
| General aggregate limit per location   | Included           |
| Duties in the event of occurrence, claim or suit   | Included           |
| Knowledge of occurrence  | Included           |
| Unintentional failure to disclose hazards  | Included           |
| Transfer of rights of recovery against others to us clarification liberalization                         | Included           |
| Bodily injury, includes mental anguish   | Included           |
| Personal and advertising injury, includes abuse of process, discrimination                               | Included           |
| Broadened definition of advertising injury, includes televised, videotaped or internet-based publication | Included           |