

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.

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
Pairs, sets, or parts	Amended
Residential room reserve	\$100,000
Reward reimbursement	\$75,000

(Property enhancements continued next pg.)



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Coverage Applicable	Limit of Insurance
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

(Property enhancements continued next pg.)



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Coverage Applicable	Limit of Insurance
Extended business income	180 days
Utility services (business income and extra expense coverage)	Included

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

(Liability enhancements continued next pg.)



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Coverage Applicable	Limit of Insurance
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



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