

ADULT RESIDENTIAL FACILITY UNDERWRITING ACCEPTANCE CRITERIA

1. In business three years or acceptable prior eldercare management and elderly caregiving experience
2. Clean loss history
3. Prohibited residents:
 - a. Mental illness (suicidal, homicidal, self-destructive, schizophrenic, bipolar, etc.)
 - b. Correctional clients
 - c. Sex abusers
 - d. Veterans Administration/mental illness
 - e. Pregnant women/counseling
 - f. Ventilator residents
 - g. Residents that require tube feeding
 - h. Traumatic brain injury
 - i. Residents permanently confined to a bed (Bedridden – refer to Ambulatory Definitions)
 - j. Short-term or recovery residents
4. No more than 4 Non-Ambulatory residents, subject to an acceptable Staff Roster including two 2 staff on premises during third shift (bedtime hours) (Refer to Ambulatory Definitions)
5. Limited or minor deficiencies from state inspection
6. Low/moderate staff turnover rate
7. State-specific license designations and per-bed location limitations:
 - a. Washington Adult Family Homes: 8 Beds
 - b. Oregon Adult Foster Homes: 5 Beds
 - c. Arizona Adult Foster Care, Assisted Living Home Directed, Assisted Living Home Personal: 10 Beds
 - d. California Residential Care Facility for the Elderly (RCFE): 6 Beds
8. Prior Retroactive can be added subject to the Insured having current prior claims made coverage in effect

Adult Residential Facilities Ambulatory Definitions

- **“Ambulatory”** means capable of walking or traversing a normal path to safety without the physical assistance of another individual.
- **“Semi-Ambulatory”** means physically and mentally capable of traversing a normal path to safety with the use of mobility aids, but unable to ascend or descend stairs without the physical assistance of another individual.
- **“Non-Ambulatory”** means unable to walk or traverse a normal path to safety without the physical assistance of another individual.

Description of Ambulatory Classification

- **Ambulatory**
 - Walks unassisted without aid of any kind
 - Walks with the assistance of a cane – no assistance needed to get up from a chair or bed

- **Semi-Ambulatory**
 - Uses a walker – no assistance needed to get from a chair or bed
 - Uses a wheelchair – no assistance needed to get from a chair or bed

- **Non-Ambulatory**
 - Uses a walker or wheelchair – 1 person needed to get from chair or bed
 - Uses a walker or wheelchair – 2 persons needed to get from chair or bed
 - Uses a wheelchair – Hoyer lift needed to get from bed to chair

- **Bedridden/Bedbound - Ineligible**
 - 100% confined to bed, does not get out of bed due to health reasons, not by resident's choice.