



HealthCap[®] RRG

**Owned by the policyholders
Governed by the policyholders**

HealthCap provides a family of liability insurance products for the long term care industry. Since 2001, HealthCap has grown to become a top-5 liability insurance provider for the industry, with over 1,700 insured facilities and offering a broad array of liability insurance products.

HealthCap has paid dividends that are the largest in the industry. Visit our website HealthCapUSA.com to learn more.

Accessing HealthCap RRG

HealthCap products are available through an exclusive group of independent insurance agents that are specialized in providing insurance solutions for the senior living industry. These agents possess integrity, energy, and unparalleled industry knowledge.

- HealthCap RRG is available in most states.
- HealthCap RRG is available to both for-profit and not-for-profit long term care providers.
- HealthCap RRG is only available through a select group of HealthCap appointed agencies.

HealthCap RRG

HealthCap RRG is the premier **member-owned** insurance program providing liability insurance to the long term care industry.

Started so that long term care providers would no longer have to rely on the traditional insurance market for stable coverage, HealthCap RRG is owned and governed by its members. With industry leading risk management and claim management services, HealthCap RRG has provided broad and stable coverage to its members since 2001.

HEALTHCAP RRG POLICY FEATURES

Professional Liability

- up to \$4,000,000 per claim
- up to \$4,000,000 annual aggregate
- Per location limits

General Liability

- up to \$4,000,000 per claim
- up to \$4,000,000 annual aggregate
- Per location limits

Trigger

- Occurrence or
- Claims made - incident sensitive

Deductibles

- First dollar coverage standard
- Other deductible levels may be requested

Broad Coverage

- Sexual molestation and misconduct included

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