



# WORKERS' COMPENSATION FOR NURSING HOMES & ASSISTED LIVING

## GUARANTEED COST AND LOSS SENSITIVE PLANS AVAILABLE

### SUBMISSION REQUIREMENTS

- ACORD 130 Application
- Nursing Homes and Assisted Living WC Supplemental Application
- 5-year premium and payrolls
- Experience Modification Worksheet (if available)
- Loss Runs for Current Year and 3 Years Prior
- Formal COVID-19 safety plan

### HIGHLIGHTS

- Limited distribution program
- Guaranteed cost and loss sensitive plans, including small and large deductibles, available
- New ventures allowed, if part of a franchise. If not, 2 years with WC required.
- Direct access to carrier programs, rating & pricing through your local RT Specialty WC broker or underwriter
- Monthly self-reporting plus additional payment plans (options vary by state)
- All facilities will need to comply with COVID-19 guidelines

### ELIGIBLE CLASS CODES

Class Code	Description
8824	Retirement Living Centers – (Nursing Homes) Health Care Employees
8825	Retirement Living Centers – (Nursing Homes) Food Service Employees
8826	Retirement Living Centers – (Nursing Homes) All Other Employees
8829	Convalescent Homes – All Employees / Nursing Homes – All Employees
9070	Residential Care Facilities – (Assisted Living)
9085	Residential Care Facilities – (Assisted Living) Dev. Disabled
8851	Congregate Living Facilities

### MINIMUM PAYROLL

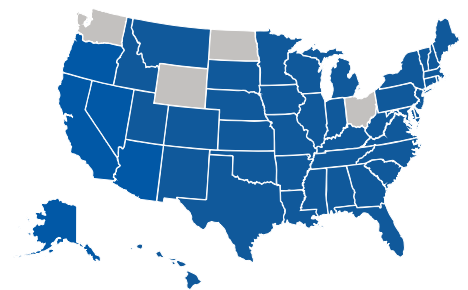
\$100,000

### STATES AVAILABLE

Nationwide except ND, OH, WA, WY  
(in addition to open market distribution)

### INELIGIBLE RISKS

- Abortion facilities (outpatient)
- Ambulance companies
- Emergency centers
- Hospitals specializing in the treatment of HIV / AIDS
- Mental hospitals
- Public hospitals in urban centers
- Rehabilitation facilities (substance abuse treatment facilities)



### CONTACT

For more information, please contact your local RT Specialty WC broker or underwriter.

[RTSPECIALTY.COM](http://RTSPECIALTY.COM)

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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