



## Appendix C Provider Insurance Coverage Minimums

Non-Residential Services		Professional Liability Requirements	General Liability Requirements	Auto Liability **Required when transportation of member is part of service**	Workers Comp - must follow state law
<b>Works directly with Inclusa Members</b>	No Employees/ Self-Employed	\$1 Million	\$1 Million	\$1 Million / occurrence	Not Required
	Fewer than 25 Employees	\$1 Million	\$1 Million	\$1 Million / occurrence	Required
	25 or More Employees	\$1 Million + Umbrella strongly recommended	\$1 Million + Umbrella strongly recommended	\$1 Million / occurrence	Required
<b>Does NOT have direct contact/care with Inclusa Members</b>	No Employees/ Self-Employed	Not Required	\$1 Million	\$100,000 per person \$300,000 per occurrence \$100,000 property	Not Required
	Fewer than 25 Employees	Not Required	\$1 Million	\$100,000 per person \$300,000 per occurrence \$100,000 property	Required
	25 or More Employees	Not Required	\$1 Million + Umbrella strongly recommended	\$100,000 per person \$300,000 per occurrence \$100,000 property	Required

Residential Services		Professional Liability Requirements	General Liability Requirements	Auto Liability **Required when transportation of member is part of service**	Workers Comp - must follow state law
<b>Owner-Occupied Certified 1-2 bed Adult Family Home</b>	Owner lives in the Adult Family Home (on premises)	Inclusa strongly recommends professional liability coverage if not caring for a related family member	Inclusa strongly recommends general liability coverage if not caring for a related family member	\$100,000 per person/ \$300,000 per occurrence / \$100,000 property	Not Required
	<b>Homeowners/Renters: \$300,000 Combined single limit (bodily injury and property damage) Required</b>				
<b>Corporate 1-2 bed (certified homes)</b>	Corp 1-2 bed, staffed facility, owner does not live on premises	\$1 Million per occurrence	Homeowners/Renters: \$300,000 Combined single limit (bodily injury and property damage)	\$100,000 per person/ \$300,000 per occurrence / \$100,000 property	Required per applicable state laws based on number of employees
<b>Owner Occupied Licensed 3-4 bed</b>	3-4 bed licensed facility, owner lives on premises				
<ul style="list-style-type: none"> <li>• CBRF</li> <li>• RCAC</li> <li>• Corporate 3-4 Bed Adult Family Home</li> </ul>	Fewer than 100 Beds (All facilities combined) Staffed facilities.	\$1 Million/ occurrence \$2 Million general aggregate + Umbrella strongly recommended	\$1 Million per occurrence \$2 Million general aggregate + Umbrella strongly recommended	\$1 Million / occurrence	Required
	100 Beds or More (All facilities combined)	\$1Million/\$2 Million + Umbrella strongly recommended	\$1Million/\$2 Million + Umbrella strongly recommended	\$1 Million / occurrence	Required