

Attachment #5 – Insurance Minimum Requirements

Non-Residential Services Requirements:

Interaction with LCI Members/ Staffing	Employees	Professional Liability	General Liability	Auto Liability	Workers Comp	Indemnification/ Additional Insured
Home Health, Nursing Services, Occupational Therapy, Physical Therapy, Skilled Nursing Services, has a Registered Nurse on staff	No Employees/ Self-Employed	\$1 Million	\$1 Million	\$500,000/ occurrence for any auto	Not required	Yes
	Fewer than 25 Employees	\$1 Million	\$1 Million	\$500,000/ occurrence for any auto	Required	Yes
	25 or More Employees	\$1 Million	\$1 Million \$1 Million Umbrella	\$500,000/ occurrence for any auto	Required	Yes
Work directly with LCI members	No Employees/ Self-Employed	Recommended	\$1 Million	\$500,000/ occurrence for any auto	Not required	Yes
	Fewer than 25 Employees	Recommended	\$1 Million	\$500,000/ occurrence for any auto	Required	Yes
	25 or More Employees	Recommended	\$1 Million \$1 Million Umbrella	\$500,000/ occurrence for any auto	Required	Yes
Works indirectly with LCI Members	No Employees/ Self-Employed	Recommended	\$1 Million	\$100,000 per person \$300,000 per occurrence \$100,000 property	Not required	Yes
	Fewer than 25 Employees	Recommended	\$1 Million	\$500,000/ occurrence for any auto	Required	Yes
	25 or More Employees	Recommended	\$1 Million \$1 Million Umbrella	\$500,000/ occurrence for any auto	Required	Yes

*Auto Liability is required when vehicle is part of service to or for Member. LCI only requires \$500,000 per occurrence for any auto but recommends \$1 million.

Residential Services Requirements and Umbrella Recommendations:

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Type of Facility	Facility Criteria	Professional Liability	General Liability	Auto Liability	Workers Comp	Indemnification/ Additional Insured
Adult Family Home and Respite Homes	Owner Lives in Adult Family Home	LCI strongly recommends providers obtain coverage if not caring for a related family member	LCI strongly recommends providers obtain coverage if not caring for a related family member	\$100,000 per person \$300,000 per occurrence \$100,000 property	Required Only if hired employees	Yes
	Homeowners/Renters: \$300,000 Combined single limit (bodily injury and property damage) Required					
	Corporate (1-4) bed Adult Family Home	Recommended	\$1 Million \$1 Million Umbrella	\$1 Million/ occurrence for any auto	Required	
CBRF, RCAC, Nursing Home	Fewer than 100 Beds (all facilities)	\$1 Million	\$1 Million \$1 Million Umbrella	\$1 Million/ occurrence for any auto	Required	Yes
	100 Beds or More (all facilities)	\$1 Million	\$1 Million \$2 Million Umbrella	\$1 Million/ occurrence for any auto	Required	Yes

Non-Residential working directly with LCI Members

Adult Day Care
AODA
CSP
Consumer Education and Training
Counseling and Therapeutic Resources
Daily Living Skills Training
Days Services
Home Health Agency
Housing Counseling
Mental Health Day Treatment
Mental Health Services
Personal Care Agency
Financial Management Services
Transportation
Prevocational Services

Nursing Home

Respite
Self-Directed Personal Care
Speech and Language Pathology
Supported Employment
Supportive Home Care (exc. Chore services)
Vocational Futures Planning

Non-Residential working indirectly with LCI Members

Adaptive Aids
Assistive Technology
Consultative Clinical and Therapeutic Services for Caregivers
Durable Medical Equipment and Medical Supplies
Personal Emergency Response System
Relocation Services
Specialized Medical Equip/Supplies
Supportive Home Care – Chore Services (Relocation Services, Lawn/Snow)
Training Services for Unpaid Caregivers
Home Delivered Meals
Pharmacy Services
Home / Vehicle Mods
Pre-Paid transit and Taxi services