

GRAIN DEALERS MUTUAL INSURANCE COMPANY

UNDERWRITING GUIDELINES

Assisted Living Centers

Description

A property only program for building(s) occupied as Assisted Living Centers with on-premises 24/7 supervision occupied by ambulatory residents not requiring medical attention. Nursing Homes are not eligible.

Underwriting Guidelines

- To qualify, the center must be originally built as an ALC. Others may be acceptable to GDMIC but aren't eligible for this program.
- The facility must have a hard-wired smoke alarm in all residence rooms and common areas.
- The facility needs to have a Central Station Alarm with 24 hour fire department monitoring.
- No smoking allowed in rooms or common areas.
- Minimum 200 amp service with circuit breakers.
- All other Company property underwriting guidelines are applicable.
- Refrigeration maintenance agreement required due to spoilage coverage.

Additional Property Coverages

ALC Commercial Property Coverage Endorsement including:

- \$5,000 spoilage
- \$15,000 System and Equipment Breakdown
- \$50,000 Business Interruption/Extra Expense including Emergency Evacuation coverage.
- Additional coverage may be written on the BI/EE coverage form.
- Charge \$100 for the enhancement
- \$1,000 Minimum Deductible