

VitalCARE

LIGHTHOUSE

Preferred Insurance Partner for Healthcare Administrators
An affordable personal professional liability policy developed exclusively for employed healthcare administrators.

PROGRAM OVERVIEW

VitalCare provides an excess layer of personal protection for healthcare administrators above the protection afforded to them under their employer's medical professional liability policy. Coverage extends up to \$100,000 per claim and per policy year. Policies are underwritten and issued by a non-admitted AM Best "A" Rated Insurer.

VitalCare is intended specifically for the protection of administrators and not that of the facility or other employees. Premiums are discounted for members of the American College of Healthcare Administrators (ACHCA).

COVERAGE AVAILABLE & PROGRAM HIGHLIGHTS

VitalCare covers claims from Errors & Omissions made as an employed healthcare administrator such as claims arising out of negligent hiring or alleged failure to train or supervise employees properly and monetary damages arising from any of the following:

- Civil Action
- Proceedings
- Mediation
- Suits
- Arbitration
- Demand

VitalCare covers healthcare administrators who are:

- Named as a defendant in a negligence claim covered by their employer's medical professional liability policy.
- Named personally in a lawsuit and their employer's medical professional liability insurance limit is insufficient.
- Named personally in a lawsuit and their employer's coverage has lapsed without the administrator's knowledge.

Premium rates are as follows:

- \$700 Member of ACHCA with ACHCA Certification.
- \$800 Member of ACHCA without ACHCA Certification.
- \$900 Not a member of ACHCA.

WHO QUALIFIES?

Must be an employed healthcare administrator at one of the following:

Independent Living Facility

Assisted Living Facility

Skilled Care Facility

Facilities must carry \$250,000/\$750,000 professional liability coverage

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