



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
Works directly with Inclusa Members	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
Does NOT have direct contact/care with Inclusa Members	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
Owner-Occupied 1-2 bed Adult Family Home and Respite Homes	Owner lives in the Adult Family Home	Inclusa strongly recommends providers obtain professional liability coverage if not caring for a related family member	Inclusa strongly recommends providers obtain general liability coverage if not caring for a related family member	\$100,000 per person/ \$300,000 per occurrence / \$100,000 property	Not Required
	Homeowners/Renters: \$300,000 Combined single limit (bodily injury and property damage) Required				
Corp 1-2 Bed and Licensed Adult Family Homes	AFH with owner/staff working in the home or Licensed 3-4 Bed	\$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
CBRF, RCAC, Corporate Adult Family Homes	Fewer than 100 Beds (all facilities combined)	\$1 Million per 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