**Adult Family Home (AFH) Information Sheet**

Liability Insurance Coverage

**Review** [**Chapter 388-76 WAC**](https://app.leg.wa.gov/wac/default.aspx?cite=388-76&full=true) **for current licensing requirements**

**What are the liability insurance coverage requirements for an adult family home?**

The liability insurance requirements can be found in WACs [388-76-10191](https://apps.leg.wa.gov/WAC/default.aspx?cite=388-76-10191) and [388-76-10192](https://apps.leg.wa.gov/WAC/default.aspx?cite=388-76-10192). All homes must have general liability insurance coverage and professional liability insurance coverage.

**I work with a registered nurse for nurse delegation and assessments, and I have occupational therapists visit the home to offer health care services to my residents. Do I need professional liability insurance coverage for them?**

These insurance requirements only apply to staff employed directly by the home. Professionally licensed staff providing health services who are contracted or paid directly by a resident are not considered employed by the home and would not be covered by these requirements.

*(Updated December 2023)*