



AGING AND LONG-TERM SUPPORT ADMINISTRATION (AL TSA)

Liability Insurance Review

For use during Recertification Surveys of Nursing Homes

FACILITY NAME

SURVEYOR'S NAME

DATE

WAC 388-97-4166, Liability insurance required.

The nursing home must:

- (1) Obtain liability insurance upon licensure and maintain the insurance as required in WAC 388-97-4167 and 388-97-4168; and
- (2) Have evidence of liability insurance coverage available if requested by the department.

WAC 388-97-4167, Liability insurance required - Commercial general liability insurance or business liability insurance coverage.

The nursing home must have commercial general liability insurance or business liability insurance that includes:

- (1) Coverage for the acts and omissions of any employee and volunteer;
- (2) Coverage for bodily injury, property damage, and contractual liability;
- (3) Coverage for premises, operations, independent contractors, products-completed operations, personal injury, advertising injury, and liability assumed under an insured contract; and
- (4) Minimum limits of: (a) Each occurrence at one million dollars; and (b) General aggregate at two million dollars.

WAC 388-97-4168, Liability insurance required - Professional liability insurance coverage.

The nursing home must have professional liability insurance or errors and omissions insurance. The insurance must include:

- (1) Coverage for losses caused by errors and omissions of the nursing home, its employees, and volunteers; and
- (2) Minimum limits of: (a) Each occurrence at one million dollars; and (b) Aggregate at two million dollars.

Liability Insurance Requirements		Notes
Are insurance policies maintained and current?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Expiration date:
<u>General / Business Liability Insurance</u> • Does the insurance cover the items required in 388-97-4167(1-3)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Are the minimum limits of one million dollars for each occurrence met?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount: \$
• Are the minimum limits of two million dollars for general aggregate met?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount: \$
<u>Professional Liability Insurance</u> • Does the insurance cover the items required in 388-97-4168(1)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
• Are the minimum limits of one million dollars for each occurrence met?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount: \$
• Are the minimum limits of two million dollars for general aggregate met?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount: \$