

COMMUNITY LINK, INC.

formerly CCCW, ContinuUs, & WWC

APPENDIX C: Provider Insurance Coverage Minimums

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 Adult Family Home and Respite Homes	Owner lives in the Adult Family Home	Community Link Inc. strongly recommends providers obtain professional liability coverage if not caring for a related family member	Community Link Inc. 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				
Staffed Traditional Adult Family Homes	Non-corporate AFH with staff working in the home	\$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 \$1 Million Umbrella liability	\$1 Million per occurrence \$2 Million general aggregate \$1 Million Umbrella liability	\$1 Million / occurrence	Required
	100 Beds or More (all facilities combined)	\$1Million/\$2 Million + \$5 Million Umbrella	\$1Million/\$2 Million + \$5 Million Umbrella	\$1 Million / occurrence	Required