



CARING FOR THOSE WHO CARE FOR OUR SENIORS

At Northbridge, we're committed to empowering senior and long-term care providers with the insurance protection they need to create a safer, brighter future—ensuring they can continue delivering compassionate, high-quality support to our communities.

With a deep understanding of the unique challenges these providers face, we offer tailored coverage and proactive risk management solutions to help safeguard their operations. That way, they can focus on what they do best: delivering exceptional care and service to those who count on them.

WHO WE CAN HELP

We support organizations with a range of operational focuses including:

- Long Term Care
- Assisted Living
- Senior Care Facilities

OUR SPECIALIZED COVERAGES

Abuse

Having protocols for sensitive situations like abuse is often a requirement. We're here to help manage and reduce these risks with specialized coverage designed for organizations that may face potential abuse claims.

- **Broad definition:** Any act or threat of physical, sexual or mental abuse
- **Customizable limits:** Offering up to \$10M Abuse limits on occurrence or claims-made forms
- **Expense inclusions:** Abuse Allegation Expense and Criminal Legal Expense Reimbursement included
- **Comprehensive abuse coverage application:** Covers best practices on employee screening, employee training, reporting of abuse incidents, record keeping, and facility security

Allied Health Malpractice Liability

Provides coverage for liability from losses that arise from the alleged negligence, or an error or omission committed by health care professionals that provide diagnostic, technical, therapeutic, and support services.

Communicable disease

Communicable disease is not excluded under our commercial general liability coverage.

OUR ASSIST SERVICES

Our Assist Services are offered at no additional cost to provide support in managing risks and responding to incidents.

Trauma Assist* offers access to confidential counseling services for employees and their families, helping them cope with the emotional impact of an insured loss.

Legal Assist* provides access to a robust suite of legal support services including a confidential legal helpline, document review and drafting services, and customizable legal templates.

OPTIONAL COVERAGES

Our wide range of coverage options also includes:

- **Professional liability extensions:** Specialized coverage for healthcare services.
 - **Miscellaneous Errors & Omissions (E&O):** Covers mistakes, oversights, misinterpretations, or other inaccuracies made by employees or organizations.
 - **Non-Profit Directors & Officers (D&O):** Offers coverage for defense costs, settlements, judgements arising from lawsuits or wrongful allegations against a non-profit, including its board of directors.
 - **Cyber Risk:** Helps customers protect against and respond to cyber incidents including phishing, data breaches, ransomware, and media liability.
 - **Blanket Property Extensions**
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WHAT OUR CUSTOMERS ARE SAYING

“Thank you to our claims adjuster for all their help during this trying time at our Senior’s Centre. They were easy to deal with and prompt on helping to make sure that we were operational as soon as we could be.

Senior Care Northbridge Customer

WHY CHOOSE NORTHBRIDGE?

- Stable and dependable market leader supporting the senior care sector for more than 20 years — we’re here for the long haul
- One package policy with ability to combine Property, Auto, Liability, Cyber, Umbrella, D&O, E&O, and more
- Dedicated underwriting professionals focused on service
- In-house Risk Services team and tailored loss prevention programs
- Industry-leading coverage-specific seminars for insureds
- 24/7 claims support from commercial claims experts experienced in sensitive situations
- Proudly giving back to our communities through our Northbridge Cares program

About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

Learn more at www.northbridgeinsurance.ca or call **1.855.620.6262**