

Liability Program Overview

Aging services organizations face a unique and evolving risk landscape.

Through the Aegis Healthcare Risk Retention Group (RRG), LifeSpan members have access to an exclusive, member-owned professional and general liability program designed to deliver stability, competitive pricing and hands-on risk management for aging services organizations.

Program Highlights

Per Claim Limit/
Annual Aggregate
\$1M/\$3M

Deductible
None

Excess Coverage
**Up to \$5M per
claim/\$5M aggregate**

Policy Type
**Claims-made
with tail**

Member Benefits



Member Ownership

Each policyholder is a stockholder, giving members a direct voice in program direction through an active Board and committees (risk management, claims, underwriting and more).



Rate Stability

Only minor rate adjustments over 20 years, with average premium savings of ~20% over time.



Clinical Risk Management

Risk assessments, consultative services, educational presentations and closed claims analyses tailored to your organization.



Superior Claims Service

Dedicated claims committee with quarterly reviews, supported by an experienced healthcare Third-Party Administrator.

What's Covered



Professional Liability, including professional services, employed medical professionals, general staff and administrative responsibilities



Commercial General Liability & Personal Injury, including libel, slander and defamation of character



Defense Costs are also included in coverage

Questions? Let's Connect

Interested in learning how Aegis RRG can complement your coverage strategy? Reach out to our Healthcare team for more information.

rcmd.com



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Unison Risk Advisors™ is a partnership of companies creating one of the nation's largest privately held and employee-owned insurance brokerage and risk management firms. It ranks among the largest brokerage firms and among the top five largest independently-owned brokerage firms in the country. Unison Risk Advisors serves business and individual clients in 50 states and more than 85 countries. [Learn more about our partner firms.](#)