

### GOVERNMENT OF THE DISTRICT OF COLUMBIA DEPARTMENT OF HEALTH HEALTH REGULATION & LICENSING ADMINISTRATION

# Insurance Guidelines for Chapter 35-Group Home for Persons with Intellectual Disabilities (GHPID) and Chapter 34-Community Residence Facility (CRF)

Title 22 DCMR 35 requires that each GHPID licensee shall carry or ensure that the premise carries the following insurance in at least the following amounts:

- Hazard (fire and extended coverage) in the minimum amount of five hundred dollars (\$500) per resident to protect belongings, with a minimum of two-thousand dollars (\$2,000) per GHPID;
- Liability coverage (premises, personal injury, and products liability in the amount of three hundred thousand dollars (\$300,000) per occurrences; and
- Professional liability.

Title 22 DCMR 34 requires all Community Residence Facilities, licensed shall carry sufficient insurance to cover the following:

- Hazard (fire and extended coverage) in the amount of five hundred dollars (\$500) per resident to protect belongings, with a minimum of two-thousand dollars (\$2,000) of coverage per facility; and
- Premises, personal injury, and products liability for at least the limits set forth as follows:

No. of Beds Limit per occurrence (combined single limit and aggregate limit)

| 1-2        | \$100,000 |
|------------|-----------|
| 3-9        | \$300,000 |
| 10 or more | \$500,000 |

• Incidental malpractice coverage in respect only of duties required of a resident Director or staff member pursuant to this title, for a limit of a least one hundred thousand (\$100,000).

In the case of a facility which is not owned by the operator, the operator shall be responsible for obtaining proof of the owners' premises liability coverage (such as a certificate of standard landlord coverage) or placing the owner on the operator's policy as an additional named insured.



#### GOVERNMENT OF THE DISTRICT OF COLUMBIA DEPARTMENT OF HEALTH HEALTH REGULATION & LICENSING ADMINISTRATION INTERMEDIATE CARE FACILITIES DIVISION

# **Insurance Verification Request:**

| I,                           |  |   |
|------------------------------|--|---|
| Licensee Signatu             | re   | Facility Address  |
| authorize on this date       | the release and verificat  | ion of the requested information regarding                                    |
| policy(ies) issued for the a | bove listed premise(s).  |   |
| The maximum capacity of      | residents in this facility is  |   |
| Insurance Company            |  |   |
| Address                      |  |   |
|                              | Telephone Number:  |   |
|                              | e named licensee has current insurance po<br>sidents who pay for their care. Please co | licy(ies) with your company that provides nplete the appropriate areas below: |
| Hazard (fire and extended    | coverage)  | \$  |
| Policy Number                | Effective Date   | Expiration Date   |
| Liability coverage           | (1) Premises, personal injury, an  | d products  |
|                              | (2) Professional liability \$  |   |
| Policy Number                | Effective Date   | Expiration Date   |
|                              | Signature  |   |
|                              |  | Insurance Representative  |

### **Return to:**

Health Regulation and Licensing Administration 899 North Capitol Street, N.E., 2<sup>nd</sup> Floor Washington, D.C. 20002

HRLA - Form 101/2000