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Attachment #5 – Insurance Minimum Requirements

**Non-Residential Services Requirements:**

Interaction with LCI Members	Employees	Professional Liability	General Liability	Auto Liability	Workers Comp	Indemnification/ Additional Insured
Work directly with LCI Members	No Employees/ Self-Employed	\$1 Million	\$1 Million	\$500,000/ occurrence for any auto	As required	Yes
	Fewer than 25 Employees	\$1 Million	\$1 Million	\$500,000/ occurrence for any auto	As required	Yes
	25 or More Employees	\$1 Million	\$1 Million \$1 Million Umbrella	\$500,000/ occurrence for any auto	As required	Yes
Works indirectly with LCI Members	No Employees/ Self-Employed	Recommended	\$1 Million	\$100,000 per person \$300,000 per occurrence \$100,000 property	As required	Yes
	Fewer than 25 Employees	Recommended	\$1 Million	\$500,000/ occurrence for any auto	As required	Yes
	25 or More Employees	Recommended	\$1 Million \$1 Million Umbrella	\$500,000/ occurrence for any auto	As required	Yes

\*Auto Liability is required when vehicle is part of service to or for Member. The LCI only requires \$500,000 per occurrence for any auto, but recommends \$1 million.

**Residential Services Requirements and Umbrella Recommendations:**

Type of Facility	Facility Criteria	Professional Liability	General Liability	Auto Liability	Workers Comp	Indemnification/ Additional Insured
Owner-Occupied Adult Family Home and Respite Homes	Owner Lives in Adult Family Home	LCI strongly recommends providers obtain coverage if not caring for a related family member	LCI strongly recommends providers obtain coverage if not caring for a related family member	\$100,000 per person \$300,000 per occurrence \$100,000 property	As required	Yes
	<b>Homeowners/Renters: \$300,000 Combined single limit (bodily injury and property damage) Required</b>					
CBRF, RCAC, all other Adult Family Homes	Fewer than 100 Beds (all facilities)	\$1 Million	\$1 Million \$1 Million Umbrella	\$1 Million/ occurrence for any auto	As required	Yes

Attachment #5 – Insurance Minimum Requirements

	100 Beds or More (all facilities)	\$1 Million	\$1 Million \$2 Million Umbrella	\$1 Million/ occurrence for any auto	As required	Yes
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**Non-Residential working directly with LCI Members**

- Adult Day Care
- AODA
- CSP
- Consumer Education and Training
- Counseling and Therapeutic Resources
- Daily Living Skills Training
- Days Services
- Home Delivered Meals
- Home Health
- Home Modifications
- Housing Counseling
- Mental Health Day Treatment
- Mental Health Services
- Nursing Services
- Occupational Therapy
- Personal Care
- Physical Therapy
- Prevocational Services
- Respite
- Self-Directed Personal Care
- Skilled Nursing Services
- Speech and Language Pathology
- Supported Employment

- Supportive Home Care (exc. Chore services)
- Vocational Futures Planning

**Non-Residential working indirectly with LCI Members**

- Adaptive Aids
- Assistive Technology
- Consultative Clinical and Therapeutic Services for Caregivers
- Durable Medical Equipment and Medical Supplies
- Financial Management Services
- Personal Emergency Response System
- Relocation Services
- Specialized Medical Equip/Supplies
- Supportive Home Care – Chore Services
- Training Services for Unpaid Caregivers
- Transportation