Asset Guard Endorsement® (A.G.E.)
Underwritten by Philadelphia Insurance Companies (PHLY):

- Awarded Ward’s Top 50 Seal from among 3,100 companies*
- Rated A++ (Superior) by A.M. Best Company
- Rated A+ by Standard & Poor’s (S&P) for counterparty and financial strength
- 50 years in business

PHLY is a Member of Tokio Marine Holdings (28,000 employees in 36 countries, approximately $198 billion in assets).

*With superior performance over a five-year period and having passed a stringent set of financial safety and consistency analysis screens, the Philadelphia Insurance Companies were selected from among 3,100 companies and awarded the prestigious Ward’s Top 50 Seal.

Active Living with Peace of Mind.
ALFA Partnership

“Seniors deserve the opportunity to protect their financial assets if an accident occurs and third parties file claims … the A.G.E. liability insurance program can help. A.G.E. liability insurance is no ordinary renters’ insurance program. It is a renters insurance option that has been crafted to serve seniors choosing a senior living community and families who want to protect their loved ones’ assets.”

Jamison J. Gosselin, Senior Vice President, ALFA

www.alfa.org/businessservices

Optimized for the senior living space.
Your Residents

The average resident in a Continuing Care Retirement, Independent or Assisted Living Community has significant assets to protect.

When they become a resident of your community they typically lose critical protection they had found comfort in previously with their homeowners or renters insurance policy.

They need liability insurance now.
It’s Not Always What They Expect

- Lawsuits Based on Claims of Negligence
- Personal Liability Claims
- Pet Bites and Other Damages
- Mobility Scooter Accidents
- Accidental Fires
- Slander, Libel and Defamation
- Slip & Falls

We protect against the truly unexpected.
Coverage Summary

- **Personal Liability**: Available in $100,000, $300,000 and $500,000 per occurrence limits

- **Personal Property**: Resident contents coverage basic package includes $5,000. Additional contents up to $150,000 available via website. ($250 deductible)

- Higher limits available via an A.G.E. representative

- Loss of Use Coverage included with $10,000 sub-limit

*Special hazard/catastrophe coverage not available at this time*

Exemplary cost, coverage and convenience.
Industry Newsletter

- “Woman sets fire to assisted living apartment after placing slippers in her oven to dry.”
- “Attorney in Chicago sues assisted living provider after a resident in the dining room injured her client with a mobility scooter.”
- “Elderly man floods senior care community after placing shower mat over drain.”
- “Nine year-old injured in fall from golf cart at retirement community.”

A.G.E. identifies trends and current issues.
Why A.G.E.–Insurance?

- Provides a value added amenity improving the quality of life for all residents
- Only coverage that pays for damage to resident’s occupied suite allowing your community to recoup costs associated with tenant-generated losses
- Only policy to include your organization as additional insured
- Trusted partnership with the Assisted Living Federation of America (ALFA)
- National call center and online presence to assist residents and community personnel

www.age-insurance.com
We’re Here to Help You

Decrease risk. Increase profitability. Sustain and grow.

Unlike other policies, ours names the Provider / Owner as “additional insured” and enables your operation to:

- Dramatically decrease exposure for your communities
- Generate significant income and above-the-line cash flow
- Reduce overhead and expense charges
- Gain a competitive sales advantage
- Retain residents / maintain occupancy
- Enhance shareholder value

Enjoy the Benefits of A.G.E.
Education and Integration

- Participate in provider activities such as health fairs.
- Engage residents in small groups with resident council meetings. Presentations on how to sign up for email or social media. This keeps residents engaged with family while learning about the program. Allows for direct Q&A sessions.
- Engaging executive directors and intake personnel to see what works for them.
- Involvement in the Community newsletter/magazine providing informative articles.
- Brochures and marketing materials describing the benefits of A.G.E. available via direct mail or distribution by the community.

A.G.E. keeps residents informed.
How does A.G.E. Work?

What’s required of you and your Senior Care Community:

Residents
Residents may visit AGE-Insurance.com online or by calling 877-243-3011 to communicate with a licensed agent.

Providers
A quick orientation for your community staff to familiarize them with the AGE-Insurance program (educational materials are available).

Where
A.G.E.-Insurance® is available in all 50 states.
Global Enrollment

- Provides a Value Added Service improving the quality of life for all residents.
- Your Community can recoup costs associated with tenant-generated losses.
- The only policy that includes your organization as Additional Insured.
- May reduce your overhead expenses and improve resident retention.
- Easy to start with a rent roll and small down payment.
- Opportunity to amortize premium over nine (9) months with no financing charges.
- Brochures and marketing materials describing the benefits of A.G.E. available via direct mail or distribution by the community.

A.G.E. names community additional insured.
PROTECT YOUR ASSETS
To Get a Quote or Buy a Policy today
go to:

www.age-insurance.com

Toll Free: 1-877-243-3011
info@age-insurance.com

IT TOOK DECADES TO BUILD YOUR ESTATE.
PROTECT IT IN MINUTES.

ACTIVE LIVING WITH PEACE OF MIND

Promotional Code

Asset Guard Endorsement® (A.G.E.)
880 Apollo Street, Suite 129
El Segundo, CA 90245
TEL: (877) 243-3011  FAX: (310) 414-9243
Company License #0G55468

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The average senior in a residential or assisted living community has significant assets to protect, often accumulated over decades. When first transitioning into a senior care community, it’s likely that you have recently sold your home. Even if you haven’t sold your home, you may have lost the critically important Liability Asset Protection you previously enjoyed with a homeowners or renters insurance policy.

Accidents Really Do Happen
The Liability portion of a homeowners or renters insurance policy covers numerous claims. The loss of this coverage and any subsequent claims could cost you dearly, possibly wiping out your investments and other personal or family assets. This is important for everyone in a senior living community, not just those who engage in recreational activities.

Typical liability claims include but are not limited to pet bites, slip and falls, ladders, slanders, fire, mobility scooter accidents, and other unintentional or negligent action that might cause bodily injury or damage to someone’s personal property. That’s why attorneys, accountants, business managers and family members are increasingly insisting on Asset Guard Endorsement® (A.G.E.) liability insurance products and the comprehensive protection these provide.

You, your family and your trusted financial advisors all know your nest egg is important for your quality of life and family legacy. Now you can quickly, easily and quite affordably protect it.

Contents Coverage
Your community carries insurance for claims that might occur. Their insurance, however, might not cover your personal belongings. A.G.E. can help insure against loss to your TV, furniture and clothing in the event of a fire or other covered loss.

Pet Bite Liability Insurance
Even calm and loving pets can lash out when they feel threatened or frightened, especially when in unfamiliar surroundings.

Of the roughly 4.7 million reported dog bites every year, nearly 800,000 require medical attention – losses exceed $1 billion per year, with over $800 million paid by homeowners insurance. Medical bills and legal fees from a single lawsuit can run into the hundreds of thousands of dollars. Fortunately you can protect your pet and yourself with A.G.E.

Exclusive Policy Protection
A.G.E. insurance is a preferred policy protection encouraged by senior living communities. Without it, your assets are at risk. Our program and products were designed specifically to provide you with the very best protection available for all the assets you have worked so hard to accumulate and secure.

Our Insurance Company
Philadelphia Insurance Companies (“PHLX”) is a Pennsylvania-domiciled property and casualty insurance company approved in 49 states, the District of Columbia and the U.S. Virgin Islands as a surplus lines insurer. Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., which is a Member of the Tokio Marine Group, a top-tier global insurance group with approximately $188 billion in assets and 28,000 employees in 30 countries.

Philadelphia Insurance Companies recently received an A++ (Superior) rating by A.M. Best Company and an A+ rating by Standard & Poor’s (S&P) for counterparty credit and financial strength. With its superior performance over a five-year period and having passed a stringent set of financial safety and consistency analysis screens, the group was selected from among 3,100 companies and awarded the prestigious Ward’s Top 50 Seal.
“IT TOOK DECADES TO BUILD YOUR ESTATE. PROTECT IT IN MINUTES”

TO PURCHASE ONLINE:
www.age-insurance.com

1. Click Get a Quote or Buy a Policy!
2. Make sure you qualify and click Continue
3. Enter your information
4. Choose your protection options
5. Click Purchase Your Policy
6. Complete the remaining fields to begin receiving your A.G.E.-Insurance® benefits

OR CALL TOLL FREE:
1(877) 243-3011
Asset Guard
Endorsement
Your Liability Insurance

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www.age-insurance.com
info@age-insurance.com
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Enjoy the Benefits of A.G.E.