



TOP RISKS AND COVERAGES FOR ASSISTED LIVING FACILITIES

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INTRODUCTION

For seniors, aging at home isn't always a possibility, whether it's due to safety concerns, medical needs, or cognitive decline. Long-term care and assisted living facilities can provide a range of services, such as 24-hour supervised care, medication management, and help with daily activities. Overall, 54 per cent of long-term care (LTC) homes in Canada are privately owned while 46 per cent are publicly owned, [according](#) to the Canadian Institute for Health Information (CIHI). Privately owned LTC homes can be either for-profit or not-for-profit.

Just like any other business, assisted living facilities face risks in their day-to-day operations, from liability issues to extreme weather and cyberattacks. But they also face unique challenges, due to the nature of providing specialized care and support to often vulnerable populations. For example, while all businesses are at risk of liability claims, older adults are more prone to slips, trips, and falls. Certain health conditions may impact their balance, and mild cognitive impairment or age-related loss of muscle mass can lead to problems with balance and gait. For older adults, there can also be a higher chance of fractures that can lead to more serious health issues.

The coming decade is expected to be a challenging period for the long-term care sector, as many facilities have been facing staffing and quality challenges that were exacerbated by the Covid-19 pandemic. "Since adults 85 and older are one of the country's fastest growing age groups and are more likely to have chronic conditions needing care, it is projected that LTC capacity will have to almost double in the next decade to meet demand," [according](#) to CIHI.

Here are some of the major risks and exposures for senior care, long-term care, and assisted living facilities — and how you can help prevent and mitigate these risks.



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ABUSE AND NEGLECT

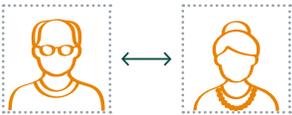
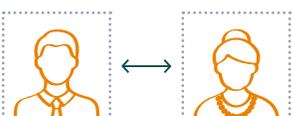
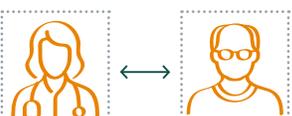
A major issue faced by assisted living facilities is abuse and neglect, whether intentional or not. This encompasses a wide range of abuses, including physical abuse, emotional abuse, verbal abuse, financial abuse, sexual abuse, and neglect. Abuse could occur between resident to resident, visitor to resident, employee to resident, or resident to employee. For example, a resident experiencing dementia may become aggressive and abusive if they feel threatened — such as thinking there are strangers in their home when the ‘strangers’ are nursing staff or family members.

Another issue is that some residents have complex care needs. “With growing demand and longer waitlists for long-term care, many individuals remain in the community much longer and are only able to enter long-term care once they are on the ‘crisis list.’ Consequently, many arrive with severe, unmanaged behaviours. When placed in an environment with numerous residents who have varied diagnoses, this can unfortunately result in incidents of resident-to-resident aggression,” said Sarah Dawson, Senior Risk Services Consultant at Northbridge Insurance.

Neglect is another issue, even if it’s not intentional; often, it’s situational due to staff shortages. Facilities may bring in agency workers who are not familiar with the residents, their plan of care, or their specific behavioural interventions. “Especially after Covid, facilities were faced with staffing shortages and in some cases, residents weren’t getting the care they needed. For instance, maybe they were bedridden and needed to be turned over so they didn’t get bedsores, but there wasn’t the staff to do that,” said Louise Proctor, Risk Services Specialist at Northbridge Insurance.



Abuse could occur between:

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Resident to resident
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Visitor to resident
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Employee to resident

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Sarah Dawson, Senior Risk Services Consultant at Northbridge Insurance

Risk Mitigation

Senior care facilities should have policies and protocols in place, typically drafted by a risk management consultant or lawyer, to protect residents, visitors, and staff from abuse and neglect. While each province or territory has legislative authority to manage LTC facilities and carry out inspections, insurance companies will also want to know whether the facility has abuse protocols in place and how they're being enforced. For example, is there someone overseeing the facility's abuse policies and procedures to ensure they're being applied? Is there a process in place to report anything unusual? Have any allegations of abuse been reported to the regulatory authority? Have those reports been investigated?

Staff should be trained to recognize the signs of potential abuse or neglect and undergo annual abuse training. Some facilities even require preferred vendors or contractors to undergo abuse training. They should know how to recognize signs of abuse and what to do if abuse occurs. "Staff training is essential, particularly for understanding residents living with dementia. Their behaviours are often not intentional—they may be the only way to express that something is wrong, or they feel unsafe. Training equips staff with the skills to respond calmly and compassionately, fostering a more supportive environment," said Dawson. Continuity of care is also important, so caregivers on a unit get to know residents' care plans and interventions.

However, if a staff member or visitor is responsible for the abuse, residents might feel they have nowhere to turn. This can also be the case if they're being neglected, whether it's willful neglect or a result of staff shortages. Neglect can lead to depression or physical symptoms such as dehydration, malnutrition, or infection, such as bedsores. Assisted living facilities should run criminal checks on new hires and annually ensure that no criminal charges have been laid against employees in the previous year. Volunteers should also have these checks done.

Best practices for abuse prevention:

- Provide annual abuse prevention training to employees and volunteers.

- Develop a written policy clearly establishing your commitment to abuse prevention. This policy should be read, approved, and signed by all employees and volunteers.
- Regularly review and update your abuse policy.
- Check references and backgrounds of employees and volunteers.
- Perform random and/or periodic internal and external audits on maintenance logs, incident or accident reports, and resident feedback.

Insurance Coverages

Abuse coverage is designed to protect assisted living facilities and their staff against legal, financial, and reputational damages that can arise from allegations of abuse or neglect. With abuse coverage, the insurer will pay damages and defense expenses for bodily injury or property damage resulting from abuse. Northbridge Insurance can offer abuse coverage on either an occurrence or claims-made basis. We have also developed a new, customer-centric Abuse Coverage Application with best practices on employee screening, employee training, reporting of abuse incidents, record keeping, and security of the insured's facility.

Abuse Coverage (Occurrence) offers long-term protection and applies if the act of abuse occurs during the policy period, regardless of when the claim is made.

Abuse Coverage (Claims-Made) covers claims made and reported during the policy period, regardless of when the incident occurred.

Abuse Allegation Expense coverage provides reimbursement for reasonable expenses related to abuse allegations, such as internal investigations; public relations consultants; and medical, rehabilitation, and mental health services.

Criminal Legal Expense Reimbursement reimburses legal expenses for criminal defense if the insured is acquitted or charges are withdrawn. Claims could include allegations of abuse from residents against employees or alleged abuse by a resident against another resident.



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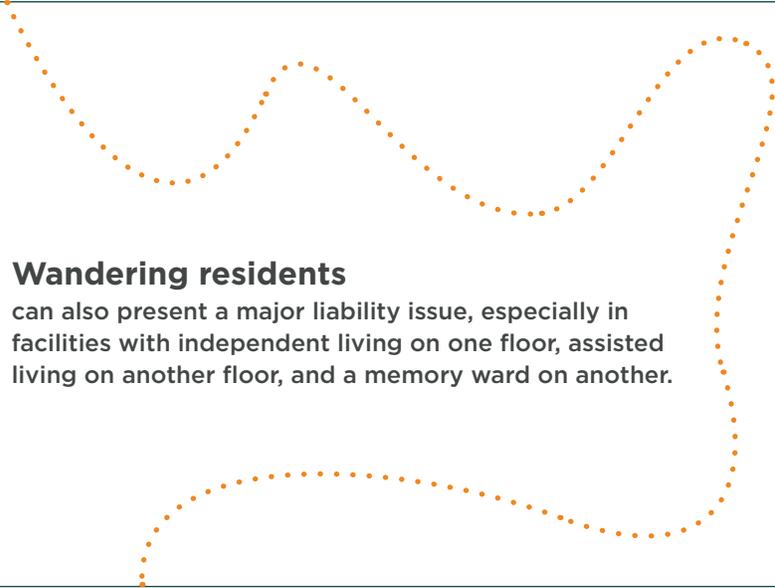
GENERAL LIABILITY

Assisted living facilities face a number of liability risks, such as slips, trips, and falls, hot water scalding, medication errors, food poisoning, and bedsores. Some residents may be physically frail, experiencing cognitive decline, or living with multiple chronic conditions, which can make them more vulnerable to the risks mentioned above. Wandering residents can also present a major liability issue, especially in facilities with independent living on one floor, assisted living on another floor, and a memory ward on another.

“Falls are the leading cause of injury-related hospitalizations and injury deaths among people aged 65 or older,” according to the Public Health Agency of Canada. “Injuries from falls reduce older adults’ quality of life, increase caregiver demands, and precipitate admissions into long-term care. The cost of treating fall-related injuries is high.”

These risks can be exacerbated by staff shortages or insufficient staff training. This can also increase the risk of medication errors, which can be life-

threatening — especially since residents may take multiple medications with potentially harmful interactions or side effects. Another major issue is improper care of wounds, such as bedsores, since some residents may be dependent on nursing staff to help with mobility, turning, and repositioning. “Staff shortages could mean that residents aren’t being turned in their beds as often as they need to, and ulcers or bedsores can get infected,” said Proctor.

	
<p>Risks an assisted living facility may face:</p> <ul style="list-style-type: none"> Slips, trips & falls Hot water scalding Medication errors Food poisoning	<p>Wandering residents can also present a major liability issue, especially in facilities with independent living on one floor, assisted living on another floor, and a memory ward on another.</p> <p>“Falls are the leading cause of injury-related hospitalizations and injury deaths among people aged 65 or older. Public Health Agency of Canada</p>

Risk Mitigation

Senior care facilities should provide comprehensive staff training and resident monitoring to help maintain a safe premises. Since falls are a major liability, interventions can be put in place to reduce the risk of falls or to mitigate harm from a fall. Most long-term care homes or assisted living facilities have also moved to a least-restraint policy. That means residents can't be restrained if they're a frequent faller, since restraints can also be detrimental. As a result, many facilities are putting in interventions such as chair alarms, bed alarms, and floor mats beside the beds.

Facilities may also want to consider hiring a wound care nurse (which could also mean investing in one of their own nurses to earn the necessary accreditation). "Wound care is often not thoroughly covered in nursing school. If a facility invests in its nurses by offering specialized wound care training and designating a wound care champion, it can significantly reduce liability related to wound management," said Dawson.

Is your facility following these best practices?

- Is resident attendance taken at least three times a day (typically at mealtimes)?
- Are bedridden patients at high risk for skin breakdown being turned at least every two hours?
- Has the facility invested in a wound care nurse?
- Is the water temperature being regularly monitored to prevent scalding?
- Is the medicine room and cart always locked?
- Is food turned over in the storeroom on a regular basis?
- Are resident allergies recorded for food and medications?
- Does the facility have assistive devices such as wheelchairs, bed lifts, and bathing lifts?
- Are staff trained to use these assistive devices properly when transferring patients?
- Do wandering residents wear wander guard devices?
- Is the memory-care area completely locked down?

Insurance Coverages

A Commercial General Liability (CGL) policy protects a business if it's held legally responsible for incidents causing bodily injury or property damage to a third party. Northbridge Insurance offers CGL coverage of up to \$7,000,000 (with no communicable disease exclusion) on both occurrence and claims-made policies.

An Occurrence Policy covers claims that arise from incidents that occur during the policy period, regardless of when the claim is actually reported. For example, if an incident happens in 2022 while the policy is active, but the claim is filed in 2025, the 2022 occurrence policy still covers it. This provides long-term protection for incidents during the policy period, without the need for tail coverage. However, it can be more expensive due to the extended liability.



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**\$7
million**

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INFECTION CONTROL

Infection control has always been important in assisted living facilities, but the Covid-19 pandemic highlighted just how necessary it is. During a pandemic or global health crisis, certain demographics are at a higher risk of complications, including the elderly, those with chronic diseases, and those with compromised immune systems (as well as nursing staff and caregivers). Close quarters, vulnerable populations, and widespread shortages of protective gear can lead to death and long-term health impacts for many residents during the height of a pandemic. As a result, assisted living facilities may face lawsuits, staff absenteeism, and high staff turnover.

Infection control starts with formal policies and procedures that help to protect residents, staff, and visitors from outbreaks and disease transmissions, such as implementing rigorous hand hygiene, practicing routine environmental cleaning, using personal protective equipment (PPE), screening residents and staff for symptoms, limiting visitors, and employing vaccination strategies. While each facility needs an outbreak management plan, it's also critical that staff are trained on this plan. "Since COVID, most organizations have developed worst-case scenario and staffing contingency plans. When an outbreak occurs, staff illness can quickly impact scheduling, making it difficult to maintain adequate coverage. Having a solid contingency plan in place is essential," says Dawson.

Risk Mitigation

The Public Health Agency of Canada (PHAC) sets out [guidelines](#) and recommendations designed to prevent the spread of infection in healthcare settings. This includes general guidelines, as well as guidelines for specific infectious diseases such as pneumonia, seasonal influenza, and tuberculosis, as well as specific guidance for [Covid-19 infection control](#) (which could be adapted for future pandemics). During a global health crisis, assisted living facilities should follow any recommendations issued by the World Health Organization (WHO), the Public Health Agency of Canada, and their provincial/territorial public health authority.

Every facility should also have at least one staff member who is Infection Prevention and Control (IPAC)-certified. IPAC is an evidence-based practice for infection prevention and control in healthcare, long-term care, and public health settings, and demonstrates a professional's ability to safeguard patients, staff, and visitors. Many colleges offer graduate certificate programs, and similar programs are also available through organizations such as IPAC Canada and government health bodies. This person would implement and run the outbreak management plan in the event of a health crisis.

The biggest risk during an outbreak is exposure, so it's critical to contain an outbreak as quickly as possible so it doesn't spread throughout the home. Any residents that may have been exposed should be put on precautionary isolation for at least 24 to 48 hours. "Getting control early, isolating early, and taking precautions reduces the risk of transmission throughout the home," says Dawson. It's also important to ensure screening processes are in place for staff and visitors during an outbreak.

Best practices during an outbreak:

- Educate residents about the current infectious disease, why guidelines are being put in place, and how they will be implemented.
- Arrange for staff to work at only one facility, if possible.

- If staff must work at multiple facilities, ensure all staff are strictly following protocols.
- Staffing should be carefully planned, and any exposed staff should be assigned exclusively to the outbreak area until the situation is resolved.
- Suspend visits and non-essential services offered at your residence, except under extenuating circumstances.
- Encourage residents to use technology (such as smartphones or tablets) to keep in touch with each other and their loved ones from a distance.
- Ensure all common areas such as dining rooms and lounges have sufficient occupancy limits and are maintaining proper cleaning protocols.
- Establish specific monitoring procedures for residents who do not follow or are unable to follow the guidelines.

Insurance Coverages

Check with your CGL policy to see if there is a pandemic exclusion, which is the case for most policies. Northbridge Insurance does not have a communicable disease exclusion under its CGL policy.

"Some insurance carriers have an exclusion that they put on their CGL coverage, and there are other markets where you can go out and buy that coverage individually. But at Northbridge, under our general liability, we have no exclusion," said Tetyana Vorona, Underwriting Specialist at Northbridge Insurance.

Northbridge Insurance also has the ability to offer an aggregate limit, so instead of \$7 million in coverage total, there is \$7 million in coverage per location. "A lot of senior care homes have multiple locations either across a province or across different provinces," said Vorona. "So, if they were to purchase what we call the aggregate per location, it means that if a loss occurs at one location, it does not exhaust the limit for the other locations, which is ideal for any business owner that has multiple facilities."



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PROFESSIONAL LIABILITY

In addition to CGL coverage, assisted living facilities need to protect themselves from lawsuits related to alleged errors, omissions, or negligence. Professional liability insurance provides coverage for soft medical professionals. These professionals include registered nurses, occupational therapists, physiotherapists, personal support workers, dieticians, psychologists, massage therapists, and social workers — to name a few. Any of these professionals could face allegations of negligence or breach of duty when performing professional services.

“Service is not limited to nursing. There are a number of professionals that might be entering your facility, so it’s a good reminder to ensure you have coverage beyond nursing staff,” said Vorona. That includes professionals who provide nail care, foot care, and hair care. “We’ve seen incidents where someone was poked under their cuticle during foot care, which led to an infection. While it’s a bodily injury claim, because the service was performed by a professional, it wouldn’t be covered under a CGL policy.” When it comes to volunteers, some policies may have specific coverages for volunteers, while others cover volunteers under the CGL policy.

In addition to Healthcare Professional exposure, directors and officers of non-profit organizations can also face personal liability for their management decisions and actions. Allegations of wrongful acts, whether founded or not, can severely impact a facility’s reputation and lead to significant financial losses. Protecting leadership with Directors & Officers (D&O) insurance can help to mitigate these risks, support talent attraction and retention, and ensure stability and confidence in the facility.

Insurance Coverages

These professional liability extensions provide specialized coverage for healthcare services:

- **Allied Health Malpractice Liability** provides coverage for liability from losses that arise from the alleged negligence, or an error or omission, committed by healthcare professionals that provide diagnostic, technical, therapeutic, and support services.
- **Miscellaneous Errors & Omissions (E&O)** covers mistakes, oversights, misinterpretations, or other inaccuracies made by employees or organizations.
- **Directors & Officers (D&O)** offers coverage for defense costs, settlements, and judgements arising from lawsuits or wrongful allegations, including its board of directors.

This includes:

- » **Civil and Criminal Fines and Penalties** consisting of non-indemnified loss against your directors or officers, levied during the policy or discovery period.
- » **Corporate Manslaughter Defence** costs incurred for any claim of corporate manslaughter, involuntary manslaughter, constructive manslaughter, or gross negligence manslaughter.
- » **Reputation Management Expenses** to cover the costs of hiring public relations consultants, media management, and other services aimed at protecting and restoring the reputation of the insured individuals and the organization.



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Tetyana Vorona, Underwriting Specialist at Northbridge Insurance



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CRIME AND SECURITY

Security is a multi-faceted issue in assisted living facilities. Like any business, there's the risk of theft. But in this case, residents, staff, or visitors could be culprits — sometimes unintentionally. For example, residents with cognitive issues may not even be aware they took something that doesn't belong to them. In facilities with memory wards, wandering residents can also pose a security issue, particularly if they wander outside of the facility.

Theft

While employees, third-party suppliers, or even visiting family members could engage in theft, there's also theft between residents. "Often, it's not intentional—it happens because residents have varying levels of cognition. Some individuals wander and may pick up belongings that aren't theirs. This is why it is important for families to avoid bringing items of significant monetary or sentimental value. However, items such as dentures and hearing aids frequently go missing, usually because they are taken out by the resident themselves and left somewhere or the items get wrapped in bed linens and end up in the laundry," said Dawson.

LTC facilities should have an internal process for investigating missing items. However, it's also important to inform families that they shouldn't leave anything of value, including family heirlooms, in a resident's room, since there is a risk of it going missing. Theft of medications is also a major risk, so it's important that medications are locked in a secure area. They should also be locked away on medicine carts or trollies that nurses use during their rounds.

Visitor control

Assisted living facilities have numerous people passing through their doors, from visitors and volunteers, to medical professionals, delivery people, and contractors. It's important to have a sign-in process for anyone entering the facility, and some visitors should be supervised to a certain degree, particularly if they're working in areas with residents. "You should record who they're visiting, and their time in and time out," said Proctor.

"Many homes have a preferred vendor, so they get used to them. But are they ever left alone in the building? Typically, maintenance personnel should be with them the entire time, but that can sometimes slip," said Proctor. Some facilities that have a regular contracting service will provide training to those contractors, such as abuse and neglect training, and have them sign off on the policy.

Wandering residents

Residents wandering off is a big risk for assisted living facilities, so having a wander guard system in place is a best practice. A wander guard system uses technology, such as bracelets with RFID or Bluetooth tabs, to monitor and protect residents who like to wander. The device will trigger an alarm or automatically lock doors if the person wanders toward a restricted area, such as the doors leaving the memory care unit.

"Sometimes residents like to take the wander guard system off, so you have to get creative with it, whether it's on their ankle or maybe on their wheelchair," said Dawson. Facilities should also have secured doors on memory floors and CCTV surveillance cameras in common areas, especially at door exits, in case someone does wander away. Surveillance cameras can also be used for visitor control.

Insurance Coverages

Crime Coverage provides protection from crimes committed by third parties and employees such as employee dishonesty, theft, and computer fraud.



It is
important
that
medications
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a secure area.



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PROPERTY DAMAGE AND EXTREME WEATHER

Canada is seeing an increase in the frequency and severity of extreme weather, including floods, wildfires, snowstorms, ice storms, hailstorms, torrential rains, extreme winds, and heat waves. Insured damage from severe weather events in Canada totalled \$8.5 billion in 2024, [according](#) to the Insurance Bureau of Canada — an all-time high. This represents a threat to all businesses, particularly assisted living facilities that house vulnerable populations.

Extreme weather can result in property damage to physical assets such as buildings, vehicles, and equipment; cause business interruption through forced closures or suspended operations; and cause supply chain disruptions that delay or interrupt shipments. It can also be detrimental, or even deadly, to residents of LTC facilities. For example, extreme heat can be detrimental in facilities with vulnerable populations, so A/C is a must. If there's a fire, residents who are bedridden can't evacuate without assistance. If there's a power outage, residents on oxygen need to ensure they have access to a backup battery system.

Every facility should have an actionable emergency response plan tailored to potential weather risks, practiced and approved by the local fire department. That plan should include evacuation procedures (including alternate plans), communication protocols for informing employees and stakeholders, and allocation of resources for emergency use. Each facility should also have a Business Continuity Plan (BCP). A BCP is a formal document that outlines how an organization will continue operating during and after a disruption. It's essential for minimizing downtime and maintain critical operations during emergencies.

The facility should also run regular training exercises to ensure staff is prepared to execute these plans effectively in real-life scenarios and set up agreements with community centres, bus companies, and food vendors in case they need to move residents off-site during an emergency evacuation.

However, sometimes residents can cause property damage themselves. For example, a resident with cognitive issues could forget to turn off a tap in the bathroom, leading to flooding or water damage. For these types of scenarios, water detection sensors can be placed on the floor at the base of a sink or toilet; these sensors provide an audible notification if they sense water. More advanced systems are connected to a monitoring centre and will trigger an automatic shut-off in the event of an incident. Staff should also know how to shut off the water if it's backing up or overflowing.

Best practices for protecting against extreme weather:

- Improve drainage systems to prevent waterlogging and flooding.
- Install backflow prevention check valves to stop floodwater from entering at vulnerable points where utility and sewer lines enter the facility.
- Install permanent sump pumps with solar and backup power solutions.
- Have backup systems available for use during emergencies, such as portable pumps, generators, or gasoline-powered pumps, and battery-powered emergency lighting.
- Conduct regular fire risk assessments and electrical system inspections.
- Maintain fire suppression systems such as sprinklers and extinguishers, and establish clear emergency plans with employee training.
- Conduct regular maintenance checks to ensure your infrastructure remains in good condition, especially as seasons change.

Insurance Coverages

Commercial Property Insurance can help cover the costs of property damage or loss, including repairs or replacement of essential equipment, furnishings, inventory, and even the building itself, in the event of extreme weather events. However, depending on the policy, protection against flood damage may require additional coverage.

Emergency Vacating Expense is a coverage extension that provides a specific, limited amount of funds to cover costs incurred when an organization is forced to temporarily vacate its premises due to an insured event or official evacuation orders.

Business Interruption Insurance can help cover income lost during periods of operational downtime. It can help pay for ongoing expenses such as employee wages and utilities while rebuilding or repairing physical damage.



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CYBER RISKS

All businesses face cyber risks such as ransomware attacks, phishing scams, and data breaches – and assisted living facilities are no exception. In 2023, about 1 in 6 (16%) Canadian businesses were impacted by cybersecurity incidents, according to Statistics Canada. A cyberattack could lead to operational disruptions, financial losses, and reputational damage, as well as data breaches that result in residents' sensitive health and financial information being exposed. Aside from the harm this could cause residents, it could also lead to lawsuits, costly fines, and reputational damage.

At the same time, the elderly are often targets of phishing scams, such as the 'grandparent scam.' In this type of scam, the fraudster contacts an elderly person through text, email, or social media and pretends to be a grandchild or another family member in distress, with an urgent need for money. The fraudster then pressures the victim into sending money, often through a wire transfer that can't be retracted. The elderly are also vulnerable to government imposter scams, tech support scams, telemarketing scams, romance scams, and sweepstakes scams, to name a few.

Best practices for cyber safety:

- Create a robust cybersecurity strategy that includes a process for dealing with cyberattacks, including ransomware.
- Educate residents and employees about popular scams, such as phishing.
- Instruct residents and employees to be cautious of the information they post online, since it could be used to acquire passwords or run scams.
- Stay up-to-date with software and firmware.
- Use firewalls and antivirus protection.
- Consider separating resident and facility networks.
- Ensure all health information is encrypted in transit and at rest.
- Back everything up to the cloud or keep a copy offsite.
- Manage third-party access with strict access control.

Insurance Coverages

Cyber Risk Insurance can help cover costs if computer networks are breached, causing information to be stolen or ransomed, business operations to be interrupted, or computer systems to be corrupted.

With its Cyber Risk policies, Northbridge Insurance includes access to **Cyber Assist*** at no additional charge and with no deductible. **Cyber Assist** provides customers with access to proactive consultation to help protect their business and reactive assistance in the event of a breach.

**Cyber Assist is provided by an independent third-party service provider. Services are not included in any cyber extension or endorsements.*



The Grandparent Scam

is a phishing scam targeting elderly individuals, in which fraudsters impersonate distressed relatives to solicit money urgently.

1 in 6

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according to Statistics Canada.



Back everything up to the cloud or keep a copy offsite.



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CONCLUSION

With robust expertise in the assisted living, senior care, and retirement home industry, our Northbridge Risk Services team provides professional guidance and innovative strategies to help you manage risks effectively. Each year, we conduct more than 5,000 risk assessments and service calls for businesses across Canada, including assisted living facilities. Our onsite assessments are paired with comprehensive training programs and educational tools designed to help your business thrive.

In addition to our comprehensive **Assisted Living Facility Insurance**, you can enjoy the perks of your policy well before you experience a loss. Our Risk Services team provides detailed bulletins, technical publication, workplace risk assessments, and onsite training to help you better understand the unique exposures in your industry. Additionally, our team can provide personalized guidance to fine-tune your daily operations and enhance safety for both residents and staff. Discover how our [risk management experts](#) can support your facility.

Our Assist Services

On top of comprehensive core coverage, your policy grants you access to our **Assist Services** for extra peace of mind.

Trauma Assist offers an insured's employees and their family members access to confidential counselling services to cope with the traumatic effects 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.

Why Choose Northbridge?

- One package policy with ability to add Auto, Cyber, Umbrella, and Errors and Omissions.
- Dedicated underwriting professionals focused on service.
- In-house Risk Services team and tailored loss prevention programs.
- Industry-leading coverage-specific seminars for insureds including Abuse and D&O.
- 24/7 claims support from commercial claims experts experienced in sensitive situations.



About Northbridge Insurance

Northbridge Insurance is a proud member of the Fairfax family. We have a history and reputation for innovative commercial and specialty insurance solutions created with the customer in mind. Working closely with our trusted network of broker partners, we offer tailored solutions and superior service for assisted living facilities. For more information, visit our website at www.northbridgeinsurance.ca.