

Long Term Care and Retirement Facilities

HUNTERS International Insurance represents over 120 years of experience and sustainable values in the general insurance brokerage business in Canada.

Our Principals have a rich history of the most sophisticated advice and service to all forms of organizations – including some of Ontario’s largest long term care and retirement facility operators.

Presently our office is located in mid-town Toronto with a staff compliment of twelve. While we are actively looking at growth opportunities, we do so only with the view of not having the need to sell to a multi-national broker or broker “consolidator” in order to perpetuate. HUNTERS deals with or has access to most major global and local insurers who are increasingly favouring brokers not swept into the multi-national merger scenario.

The ultimate test of any insurance program is claims payment. The same person responsible for placing your coverage at HUNTERS is accountable for your claims payment satisfaction – no passing the buck. We offer 24 hour claims response – not out-sourced to faceless/nameless adjusting firms.

For long term care and retirement facilities - beyond the traditional insurances against fire, wind, theft and general third party liability - we look at:

Hazard Risk Issues

- Water damage – mould mitigation
- Construction and renovations
- Sprinkler by-law compliance post-loss
- Abuse allegation management
- Client theft allegation management
- Medical Malpractice – on or off premises
- Spoilage of medication and food
- Building valuations vis a vis insurance
- Leased employees
- Supplier insurance due diligence and contract development

- Workplace violence
- Breach of Privacy
- Vehicle use by volunteers and staff – internal policy development
- Understanding new auto reform impacts on your organization
- Income statement protection – pandemic, outbreak
- Managing the total cost of risk per bed

Human Capital Risk Issues

- Employee Retention Tools
 - Group Life, Extended Medical, Dental, Disability, Critical Illness Insurances
 - Group Pension, RRSP and Deferred Profit Sharing Plans
 - Group Home & Auto Insurance
 - Group ID Theft Insurance
 - Group Personal Umbrella Insurance
- Employment Practices Liability – allegation management and settlement of wrongful dismissal, constructive dismissal, harassment, discrimination claims by employees – plus clients or suppliers

Executive Risk Issues

- Directors & Officers Liability – Private, Public, Non-Profit risk profiles
- Buy-sell shareholder insurance
- Key Person Insurance
- Credit/Finance Insurance
- Executive Benefits
 - Disability and Life Top-Ups
 - Cost-Plus –extend coverage beyond the base group plan
 - Priority Healthcare

For more information or to simply chat please call Brooke Hunter at 416-323-8201 or email Brooke.Hunter@hunterscorners.com.

