



IMMUNITY FOR YOUR CARE FACILITY

The infectious disease insurance

COMPREHENSIVE PROTECTION AGAINST LOSSES CAUSED BY EPIDEMIC DISEASES

The infectious disease insurance effectively protects your company when infections occur.

Noroviruses in a geriatric home

Several residents in a geriatric home have contracted a norovirus. This leads to considerable restrictions in operations. Extensive disinfection measures are necessary. Some goods and supplies have to be disposed of. Employees are also infected and may not be permitted to work.

Legionella in the piped water system

Within the scope of an annual control inspection, a Legionella infestation is detected in the piped water system at a residential facility for people with special needs. To resolve the problem safely, construction measures are necessary. For this purpose, the facility is temporarily closed and the residents have to move to other facilities.

Everyday risk of infection

The example of loss shows that noroviruses, rotaviruses, legionella or other pathogens or diseases subject to compulsory notification can cause significant claims in a social enterprise such as geriatric and nursing homes. Geerken + Partner GmbH has developed an infectious disease insurance for these financial losses, which provides the best possible coverage.

Protection – even in the event of amendments to the Infection Protection Act

The infectious disease insurance provides insurance coverage for any damage and costs resulting from communicable diseases that occur in a care facility (so-called in-house risk) and lead to orders by the authorities. It does not matter whether the facility has to be closed due to an individual order, a general order or a statutory order. The only thing that matters is that the establishment is affected by an internal danger and that this results in an ordered protective measure.

All pathogens and diseases that are subject to notification and are named in the Infection Protection Act at the time of the loss are insured. Given the dynamic reference to the Infection Protection Act, the special product of Geerken + Partner GmbH always provides comprehensive insurance protection - even if new pathogens and diseases subject to notification are added by the legislator.

Insurance protection is provided up to the agreed maximum limits of indemnity and maximum annual limits of indemnity (usually up to five million Euro per location and a maximum of ten million Euro for the entire insurance contract). Special limits of indemnity have been agreed for individual cost items or pathogens (for example, norovirus or acinetobacter baumannii).

Do you have any further questions? We will be happy to help you.

Please contact us!





Special features of our concept at a glance

Closure of the business

If the facility or individual parts of it (for example, departments or wards) are closed by order, the insurer indemnifies the lost revenues and ongoing costs within the agreed liability period.

Freezes of resident admissions

Recommended, agreed upon, or ordered freezes of resident admissions are deemed to be equal to a closure order.

Bans on activities

If a ban on activities is issued, the insurer will indemnify the gross salaries of the individuals involved. Activity bans against all employees of a facility or all personnel of individual parts of a facility are deemed to be equal to a closure order, so the insurer will pay for lost revenues and ongoing costs.

Cohort isolation of care recipients or residents

If it is necessary for the facility to isolate and provide separate care for confirmed cases or suspected cases from the rest of the residents, then the additional costs incurred to do so will be indemnified.

Indemnification of additional costs for hygienic measures

The costs of additional determination or observation measures, protection and hygiene plans, which exceed the generally approved hygiene standard, are indemnified.

Disinfection of parts of the building, business premises, equipment, supplies and goods

Insurance coverage is provided in the event of an ordered business closure resulting in additional costs incurred for the disinfection of parts of the building, business premises, business equipment or supplies and goods.

What other benefits can be optionally included in insurance coverage?

A general order without any internal company risk

Closures imposed by sovereign measures in the form of a general order without the occurrence (without internal company risk) of a communicable disease or suspected case can be additionally covered up to the agreed limit of indemnity against payment of an additional premium.

Non-exhaustive listing of insured communicable diseases (savings clause)

Under certain circumstances, a new pathogen may spread faster than the legislator can adapt the list of pathogens or diseases in the Infection Protection Act. Therefore, insurance coverage may be extended to include a „non-exhaustive listing“. Coverage is then extended to include threatening transmissible pathogens or diseases that pose a serious risk to the general public but are not specifically named in the Infection Protection Act. The savings clause thus extends the dynamic reference to the Infection Protection Act and optimally rounds off insurance coverage.

What are the exclusions from coverage?

Any damage caused by pandemics and epidemics is excluded from insurance coverage. Insurance coverage is not provided for prion diseases or the SARS-CoV-2 Coronavirus, including its mutations or variants.

Deductibles amount to ten percent of any claim, subject to a minimum of 2,500 Euro and a maximum of 25,000 Euro. Individual coverage extensions and cost items may include deviating deductibles.



About Geerken + Partner GmbH

Geerken + Partner GmbH is your insurance broker and contact in all matters of insurance protection for outpatient and inpatient care facilities. In total, Geerken + Partner serves facilities and carriers with more than 250,000 beds in geriatric and nursing homes.

As representatives of our clients' interests, Geerken + Partner GmbH provides a wide range of solutions tailored to the specific circumstances of each client within the

scope of a long-term insurance broker assignment. This includes advice on how insurance protection can be best designed to suit the individual risk situation, the procurement of the necessary insurance products at the best possible terms and prices, and professional contract management to ensure that insurers always fulfill their obligations to clients in a contractually compliant, prompt and client-focused manner.

Geerken + Partner GmbH is a member of the Ecclesia Group, Germany's largest insurance broker for corporations and institutions and market leader in the church, social economy and healthcare business segments. In total, the Ecclesia Group provides services to approximately 60 percent of all geriatric and nursing homes, 23,000 institutions in the social economy, 20,000 church congregations, 25,000 physicians and institutions in the SHI-accredited medical sector, and more than half of all German hospitals.

The clients of the Ecclesia Group trust in the experience and special expertise in designing customized insurance solutions - combined with the strength of the largest purchaser on the market.