

## **388-97-4167 Liability insurance required - Commercial general liability insurance or business liability insurance coverage**

The nursing home must have commercial general liability insurance or business liability insurance that includes:

**(1)**

Coverage for the acts and omissions of any employee and volunteer;

**(2)**

Coverage for bodily injury, property damage, and contractual liability;

**(3)**

Coverage for premises, operations, independent contractors, products-completed operations, personal injury, advertising injury, and liability assumed under an insured contract; and

**(4)**

Minimum limits of: (a) Each occurrence at one million dollars; and (b) General aggregate at two million dollars.

**(a)**

Each occurrence at one million dollars; and

**(b)**

General aggregate at two million dollars.