

WAC 388-76-10192 Liability insurance required—Coverage requirements. (1) The liability insurance coverage required under WAC 388-76-10191 must include:

(a) Losses or allegations or both caused by errors and omissions of the adult family home or its employees or volunteers;

(b) Coverage for bodily injury, property damage, and contractual liability; and

(c) Coverage for premises, operations, products-completed operations, personal injury, advertising injury, and liability assumed under an insured contract.

(2) Each of the required liability insurance policies must cover a minimum limit of:

(a) Each occurrence at \$500,000; and

(b) General aggregate at \$1,000,000.

(3) The liability insurance policies must indemnify, hold harmless, and provide insurance coverage for the State of Washington, the department, its elected and appointed officials, agents, and employees of the state for any and all claims, losses, liability, damages, or fines arising out of the acts or omissions of the adult family home licensee, its staff, contractors, and residents. The State of Washington, the department, its elected and appointed officials, agents, and employees must be listed as additional insureds on all insurance policies relating to the operation or premises of the adult family home.

(4) If the home serves residents whose care is paid for by Medicaid, the Medicaid contract may require a higher minimum insurance limit.

[Statutory Authority: RCW 70.128.040 and 70.128.066. WSR 23-12-075, § 388-76-10192, filed 6/6/23, effective 8/1/23. Statutory Authority: RCW 70.128.040. WSR 10-03-064, § 388-76-10192, filed 1/15/10, effective 2/15/10.]