

Policyholder Advisory Notice

PCH Mutual Insurance Company, Inc., a Risk Retention Group, and PCALIC, a Division of Tangram Insurance Services are pleased to announce the latest edition of PCH Mutual's proprietary policy forms for Residential Care Providers. The new forms will be used for all new business and renewals effective January 1, 2024, and later.

Below is a summary of the most significant changes to the new forms. PCH Mutual and PCALIC are committed to protecting quality residential care facilities and continuing to support our insureds' extraordinary ability to bring personal service to your residents, clients and families.

Amendment of the Exclusion for Alteration of Resident Records.

The Exclusion for Alteration of Medical Records (Exclusion H.1.a.) has been amended to replace the term "medical" with the term "resident" records. This amendment clarifies the types of records to which the exclusion applies.

New Exclusion for Pre-Existing Pressure Ulcers

Exclusion H.1.ii. has been added to the Policy to exclude coverage for injury or damage arising from any pressure ulcer, bedsore, pressure injury, pressure sore, decubitus ulcer or similar condition that was pre-existing at the time of the resident's admission to your facility or business. To be clear, this exclusion does not apply to such conditions that first develop after the resident's admission.

We encourage you to carefully review your policy. If you have any questions about the new policy forms, please contact your broker.