



## REASONS WE ARE YOUR MARKET OF CHOICE FOR BASIC CARE — NON-NURSING SERVICES:

Offer Comprehensive General and Professional  
Liability and Property coverage

- ◆ Target Risks that may be covered:  
Basic Care — Non-Nursing Services
  - Home Health Care Agencies
  - Nurse Registries including Therapists & Aides
  - Homemaker Health Aides
  - Home Companions
  - Certified Nursing Assistants

## PRODUCT HIGHLIGHTS:

### General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$2,000,000 aggregate
  - Defense is OUTSIDE the limits
- ◆ Optional Sexual Molestations coverage \$1,000,000 each occurrence / \$1,000,000 aggregate
  - Defense is OUTSIDE the limits
- ◆ Optional Hired and Non-Owned Auto coverage (46 states) – \$1,000,000 liability limits
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Employees as Insureds available
- ◆ Occurrence – based coverage

### Property

- ◆ Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
- ◆ Property extension/enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc..
- ◆ Property Floaters available to cover Equipment and Tools



We can provide peace-of-mind coverage to those who provide T.L.C. to others through a carrier rated A+ Superior by A.M. Best Company.

10/2010

