



Liability Coverage for

HOME HEALTH CARE & NURSE REGISTRIES

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 Molestation 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 Floater 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.

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NeitClem
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