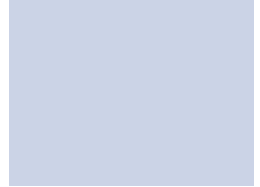




Home Health Care Occurrence-Based Professional & General Liability Coverage



Target Classes

- Low acuity care providers, including but not limited to:
 - Nurses,
 - Nurse aides,
 - Home health aides,
 - Companions,
 - Homemakers,
 - Social workers, etc;
- Less than 10% of services provided in nursing homes or hospitals;
- Less than 10% pediatric services.

Policy Structure

- Professional and General Liability coverage forms with combined single aggregate limit;
- Primary and Excess limits available;
- Per claim deductible that applies to both indemnity and expense;
- Medical directors included in coverage for administrative duties;
- TRIA coverage included on the General Liability for no additional charge;
- Availability to OmniSure risk management services.

Available Coverage Enhancements

- Defense outside the limits;
- Damages only deductible;
- Silent on punitive damages;
- Employee benefits liability coverage (claims-made);
- Non-owned auto coverage;
- Sublimit for abuse & molestation.

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