



# insurance<sup>and</sup> risk management *solutions* for HOMECARE & HOSPICE

## INSURANCE PROGRAM

### Professional Liability Limits

- Up to \$1 million for each claim; \$3 million aggregate
- Higher limits are available
- Claims made coverage on the professional liability
- Occurrence coverage for general liability

### Personal Injury

- Included

### Licensing Board Defense Coverage

- \$5,000 for each investigation; \$10,000 aggregate

### Confidential Patient Information Endorsement

- Available at \$100,000 limit

### First Aid Coverage

- \$2,500 limit

### Assault Coverage

- \$5,000 limit

### Physical Abuse or Sexual Misconduct Coverage

- Available

### Damage to Property of Patients

- \$500 each occurrence; \$5,000 aggregate

### Non-Owned Automobile Liability Coverage

- Up to \$1 million

### Employee Benefits Liability

- Included in most states

### Excess Coverage

- Accord application acceptable

### Workers Compensation

- Available



## FEATURED RESOURCES

### Printed Publications

- Dollars & Sense of Risk Management
- Managing Medication Systems
- Preventing Scald Injuries
- Sexual Abuse Prevention Program Guidelines

### Video Lending Library

- Back Tips for Healthcare Workers
- Communicating with Families
- Home Care Companion
- The Fall Prevention Program

### Partner Programs

- Intellicorp - Affordable Background Checks
- Non-Profit Risk Management Center
- Society for Nonprofit Organizations ISA Sponsored Membership includes:
  - Nonprofit World Magazine
  - Discounted Products and Services
  - Funding Alert
  - Grantstation Membership
  - Free Job Listings
  - Members Only Archive

### Essential Learning Online Training

#### Sample Course Library

- Age-Specific Care
- Grief and Loss
- Medication Administration
- Understanding Elder Abuse

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insurance & risk management  
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