



**FOR MORE
INFORMATION,
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An insurance program tailored for Home Health Care operations looking for hired and non-owned auto coverage.

The Home Health Care HNOA insurance program offered by Amwins Program Underwriters is a specialized transportation solution for home health care organizations nationwide. This program covers a wide range of home health care operations and is backed by a prestigious “A++” AM Best rated carrier.

Program highlights

- Standalone hired and non-owned liability coverage
- AM Best rated carrier “A++”, non-admitted
- Available in all U.S. states (except LA)

Eligible accounts

- Visiting nurses
- Physical therapists
- Occupational therapists
- Phlebotomists
- Dialysis technicians
- Massage therapists
- Hospice care
- Doctors / Nurse Practitioners
- Counseling / mental health
- Blood delivery services
- Any in-home medical related
- Non-medical home assistants
- Other

Minimum premium

- \$2,900 minimum premium for \$500K limit
- \$3,500 minimum premium for \$1M limit

Limits

- Primary HNOA limits up to \$5M
- Defense costs are outside the limit

Submission requirements

- Completed industry standard applications
- Home Health Care HNOA supplemental application
- Currently-valued loss information for lines to be quoted (current year and four prior years)
- Current drivers list
- Current MVRs for all drivers (random sample approach used on larger accounts)