



PROGRAM UNDERWRITERS



## HOME HEALTH CARE

### FOR MORE INFORMATION, PLEASE CONTACT:

Marie Gaudette  
802.391.2195  
marie.gaudette@amwins.com

### AN INSURANCE PROGRAM DESIGNED AROUND THE SPECIFIC NEEDS OF HOME HEALTH AND HOSPICE PROVIDERS AS WELL AS MEDICAL SUPPLIERS AND DISTRIBUTORS

APU's Home Health Care insurance program offers a package of property and casualty coverages based on the unique needs of the home health and hospice industry as well as medical suppliers and distributors. With over 40 years of experience, we have the partnerships and deep understanding of the market exposures to provide a broad range of coverage.

#### ELIGIBILITY REQUIREMENTS

- Home Health Care Agencies, both for profit and non-profit
- Visiting Nurse Associations (VNA's)
- Hospice Providers
- Sitter and/or Companion Care Providers
- Home Infusion Providers
- Activities of Daily Living (ADL) Providers
- Medical Equipment Providers
- Drug Distributors
- Equipment Distributors

#### AVAILABILITY

This program is available in all states

#### COVERAGE AVAILABLE\*

- Professional Liability
- General Liability (Occurrence and Claims Made options in most states)
- Employee Benefits Liability (when PL & GL is written)
- Package policy includes coverage for I.C.'s while working within scope of duties for Named Insured
- Bodily Injury definition includes mental anguish and mental injury on the CGL
- Non-Owned & Hired Auto (Owned/ Commercial Auto not eligible)
- Crime or Fidelity Bond (admitted)
- Sexual Abuse is included within the definition of "Professional Services Wrongful Act" in the policy form
- Defense costs are generally outside the policy limits on package policy
- Property (admitted)
- Excess / Umbrella (when PL & GL is written)
- Worldwide Coverage (claim must be filed in U.S.)



*\*This is intended as a brief overview of the coverages offered.*