



## Home Health Care & Nurse Registries

### Skilled or Basic Care – Non-Nursing Highlights

- Target risks include home health care agencies, nurse registries including therapists & aids, homemaker health aides, home companions, and certified nursing assistants

### General Liability & Professional Liability (occurrence-based coverage)

- Primary general liability and professional liability limits available at \$1,000,000/\$3,000,000 or \$2,000,000/\$2,000,000 (excess liability available); Defense is outside the limits
- Sexual molestation up to \$1,000,000/\$1,000,000; Defense is outside the limits
- Optional hired and non-owned auto coverage (49 states) – up to \$1,000,000 liability limits
- Damage to premises rented to you up to \$100,000
- Medical payments up to \$5,000

### Property (occurrence-based coverage)

- Commercial property coverage is available for buildings, business personal property, and loss of earnings
- Property Plus – Direct damage endorsement with 32 additional coverages
- Increased radius endorsement
- Inland marine coverage for equipment and tools – scheduled and unscheduled options available

*\*\*Some products may not be available in all states\*\**



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