

Home Health Care Services | Product Highlights

Berkley Human Services' Home Health Care/Hospice package is insurance designed to fulfill a wide range of special insurance needs for the Home Health Care sector. Policies are custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Property, Automobile, Crime and Fidelity, Professional Liability, and Abuse or Molestation, and Excess Liability. All coverages can be combined onto one policy.

General Liability

- Broadened Bodily Injury to include mental injury, mental anguish, humiliation or shock
- Broadened Commercial General Liability Conditions
- Broadened Fire, Lightning, Explosion, and Sprinkler Leakage - \$500,000
- Broadened Medical Payments - \$10,000
- Broadened Newly Acquired or Formed Organization
- Blanket Waiver of Subrogation
- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Employees, Volunteers, and Insureds
- Employee Benefits Liability coverage available
- Identity Recovery and Data Compromise Coverage available
- Personal and Advertising Injury Liability
- Reasonable Expense Incurred up to \$300/day
 - Bail Bonds - \$1,000
 - Expenses Incurred to Assist in Defense \$500 per day

Property

- Blanket Property limits available with large in-house capacity
- Special Causes of Loss coverage is available on buildings, contents, loss of income, and extra expense
- Agreed Amount endorsement available
- Platinum Protector Coverage enhancement available – See coverage brochure

Excess Liability

- Large Excess Limits available
- "Follow form" for occurrence or claims made.

Automobile

- Broad Form Named Insured
- Employees as Insureds
- Owned/non-owned/hired auto
- Volunteers as Insureds coverage
- Hired Car Physical Damage
- Airbag Discharge
- Auto Loan / Lease Gap Coverage
- Electronic Equipment (no deductible applies) up to \$400
- Full Glass Coverage
- Hired Car Loss of Use \$80/day, up to \$800
- Hired Car Physical Damage up to \$40,000

- Personal Effects up to \$500
- Rental Reimbursement (no deductible applies) \$50/day, up to 30 days
- Towing (no deductible applies) up to \$75/disablement
- Transportation Expenses \$50/day, up to \$1,500

Auto Physical Damage Deductibles apply unless otherwise noted. Auto Physical Damage extensions/amendments apply only to vehicles covered by corresponding auto physical damage coverage.

Crime and Fidelity

- Employee Theft/Forgery
- Money and Securities
- Theft, Disappearance, and Destruction of client property

Professional Liability

- Occurrence or claims-made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Limits to \$1,000,000 per occurrence and \$3,000,000 aggregate (additional limits available)

Abuse or Molestation Liability

- Occurrence or claims-made forms available.
- Limits to \$1,000,000 per occurrence and \$3,000,000 aggregate (additional limits available)

Crisis Management Enhancement Endorsement

- \$25,000 each crisis event and \$50,000 aggregate limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated Riverport Health Care/ Hospice Questionnaire
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of current facility license
- Brochure, advertising materials, and website information

Carrier

- Policies issued through affiliates of the W.R. Berkley Corporation, each of which is rated A+ (Superior) by A.M. Best Company

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

Statements of coverage availability and scope in this document are general in nature, subject to change and provide no guaranty or warranty of coverage, express or implied. Berkley Human Services offers insurance coverage through affiliates of the W.R. Berkley Company, each of which is rated A+ (Superior) by the A.M. Best Company. This document does not amend or otherwise affect, the terms, conditions or limitations of the coverage or coverages of any insurance policy issued by Riverport Insurance Services on behalf of its affiliates. Please read all coverages completely and carefully. Coverage is subject to availability and may vary by state.