

# Home Health Care and Miscellaneous Home Services

## Coverage that will lend a helping hand

Property and liability coverage available on a monoline or package basis for businesses that supply professional and non-professional home health care services and miscellaneous services to individual residential locations.

## Program features

### CGL

#### Coverage available:

- Primary limits up to \$1,000,000 occurrence/\$3,000,000 aggregate
- Excess or umbrella limits up to \$25,000,000
- Included coverages:
  - Medical payments coverage — \$5,000 limit
  - Errors and omissions coverage part — policy limits
  - Sexual and/or physical abuse coverage — \$50,000 per claim/\$100,000 aggregate (higher optional limits available)

No deductible required.

### Property

#### Coverage available:

- Building
- Business personal property
- Business income
- Basic, broad or special form
- Replacement cost or actual cash value
- Equipment breakdown
- Inland marine
- Accounts receivable
- Computer equipment
- Outside signs
- Valuable papers

### Crime

#### Coverage available:

- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises



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