Home Health Care Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Home health agencies combine malpractice, abuse and driving exposures in client homes, so carriers look closely at hiring, training and services offered.

WHAT'S COVERED

Professional liability
Claims of improper care, medication errors or neglect.

Abuse and molestation
Allegations of abuse by caregivers.

Hired and non-owned auto
Liability when caregivers drive their own cars.

Third-party crime
Theft from clients by an employee.

Workers compensation
Back injuries and other caregiver injuries.

Good to know
Background checks, drug testing and motor vehicle record checks on every caregiver are required by most home health carriers.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Abuse coverage is often sublimited, and transporting clients in caregiver vehicles may be excluded unless declared.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Licenses and Medicare / Medicaid certification
- Breakdown of skilled vs. non-medical care
- Hiring and screening procedures
- Number of clients and visit hours

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/home-health-care/

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