Hospice Insurance

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



OVERVIEW

Hospice providers face pain-management, medication and abuse exposures in homes and facilities, and carriers look at census, staffing and controlled-substance handling.

WHAT'S COVERED

Professional liability
Claims of improper care, pain management or neglect.

Abuse and molestation
Allegations of abuse by staff or volunteers.

Hired and non-owned auto
Liability when nurses drive to patient homes.

Regulatory defense
Costs from Medicare audits and survey actions.

Workers compensation
Lifting and driving injuries to your staff.

Good to know
Written controlled-substance disposal procedures and volunteer screening are key items on most hospice applications.

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:

- × Medicare overpayment repayments
- × Fines and penalties
- × Inpatient units 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

- Medicare certification and accreditation
- Average daily census
- Care settings (home, facility, inpatient)
- Staff and volunteer counts

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/hospice/

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