

EXCLUSIVE HEALTHCARE SPECIALTY PROGRAM

The Healthcare Specialty Program is an exclusive Burns & Wilcox underwriting program offering coverage for Personal Care Homes and Home Healthcare Services.

PERSONAL CARE HOMES

Personal Care Homes provide housing and help with activities of daily living, encouraging residents to make as many choices as possible about their daily life and healthcare. These homes provide personal support services to residents such as: meals, bathing, dressing, laundry, finances, and social activities.

WHAT FACILITIES QUALIFY?

Whether it is an adult congregate living facility, residential care in a single family dwelling, or sheltered care in a small commercial style building, our new Healthcare Specialty Program is considering all personal care homes:

- » Who have a valid license as required by their state regulation
- » Who house individuals that do not require nursing services within a skilled care setting
- » Target accounts have 25 beds or less and 3 locations or less; additional bed counts also considered

HOME HEALTHCARE

Home Healthcare refers to healthcare services provided by skilled and non-skilled providers at a patient's home.

WHAT FACILITIES QUALIFY?

Support services are customized to meet the needs of each patient and can encompass a broad range of assistance. Our exclusive Healthcare Specialty Program is considering all insureds who provide home healthcare services including:

- » Nursing care: the most common may include wound dressing, ostomy care, infusion therapy, medication management, and pain control
- » Therapy: physical, occupational, and speech
- » Social work: focusing on the mental well-being of a patient
- » Patient advocacy: arrangement of patient's care including medical, social, and habitalational care
- » Personal and companion care: personal needs, such as getting out of bed, bathing, mobility, dressing, and light chores

COVERAGE DETAILS

Professional Liability limits - available up to \$1M/\$3M, Claims Made

General Liability limits - available up to \$1M/\$3M, Occurrence or Claims Made

- » Bodily Injury and financial damage resulting from errors and omissions of allied healthcare professionals
- » Definition of insured amended to include independent contractors in their capacity as such
- » Nationwide coverage (*some county/venue restrictions may apply*)
- » Loss of patient personal property in the insured's CCC sublimit of \$500
- » HIPAA violations sublimit of \$250,000
- » Evacuation Expense sublimit of \$25,000
- » Blanket AI where required by contract
- » Good Samaritan coverage
- » Crisis Management Expense reimbursement limit of \$25,000
- » Supplementary payments outside the policy limits to provide coverage for:
 - Cost to attend trials
 - Defense of licensing proceedings
 - Subpoena assistance
- » Sexual Abuse and Misconduct Defense and Indemnity coverage available to full limit*
- » Hired Non-Owned Auto sublimit available up to \$1M for incidental errand running on behalf of patients*
- » Employers Benefits Liability coverage available*

SUBMISSION REQUIREMENTS

- » Fully completed, currently signed/dated Personal Care Home or Home Healthcare Application with applicable supplements
- » Currently valued carrier loss runs, including loss descriptions
- » Copy of current state license and copy of resident agreement (Personal Care Home)

**Coverage available with a fully completed, currently signed data supplemental for the following:*

- Sexual Abuse
- Hired Non-Owned Auto
- Employers Benefits Liability

CONTACT:

For more information regarding the Exclusive Healthcare Specialty Program, contact your local **Burns & Wilcox** office.