



**FOR MORE  
INFORMATION,  
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## An insurance program tailored for Home Health Care operations looking for hired and non-owned auto coverage.

The Home Health Care HNOA insurance program offered by Amwins Program Underwriters is a specialized transportation solution for home health care organizations nationwide. This program covers a wide range of home health care operations and is backed by a prestigious “A++” AM Best rated carrier.

### Program highlights

- Standalone hired and non-owned liability coverage
- AM Best rated carrier “A++”, non-admitted
- Available in all U.S. states (except LA)

### Eligible accounts

- Visiting Nurses
- Physical Therapists
- Occupational Therapists
- Phlebotomists
- Dialysis Technicians
- Massage Therapists
- Hospice Care
- Doctors / Nurse Practitioners
- Counseling / Mental Health
- Blood Delivery Services
- Any In-Home Medical Related
- Non-Medical Home Assistants
- Other

### Minimum premium

- \$2,900 minimum premium for \$500K limit
- \$3,500 minimum premium for \$1M limit

### Limits

- Primary HNOA limits up to \$5M
- Defense costs are outside the limit

### Submission requirements

- Completed industry standard applications
- Home Health Care HNOA supplemental application
- Currently-valued loss information for lines to be quoted (current year and four prior years)
- Current drivers list
- Current MVRs for all drivers (random sample approach used on larger accounts)