



FOR MORE INFORMATION, PLEASE CONTACT:

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An insurance program designed around the specific needs of home health and hospice providers as well as medical suppliers and distributors

APU's Home Health Care insurance program offers a package of property and casualty coverages based on the unique needs of the home health and hospice industry as well as medical suppliers and distributors. With over 40 years of experience, we have the partnerships and deep understanding of the market exposures to provide a broad range of coverage.

Eligible accounts

- Home health care agencies, both for profit and non-profit
- Visiting nurse associations (VNA's)
- Hospice providers
- Sitter and/or companion care providers
- Home infusion providers
- Activities of daily living (ADL) providers
- Medical equipment providers
- Drug distributors
- Equipment distributors
- Small staffing providers
 - Under \$50K in premium
 - Not eligible in: AZ, FL, IL, NM
 - No long-term care staffing to large chains
 - No physician or nurse practitioner staffing to hospitals or nursing homes
 - No hospital staffing of emergency, labor & delivery or surgical departments
 - Staffing risks in eligible states with 25% or less staffing to hospitals – subject to terms above will be considered
 - Copies of staffing contracts are required with the submission in addition to a list of all facilities staffed

Availability

- Admitted in all states **except:** NY (state filing pending)
- Available via surplus lines in Miami-Dade and Broward Counties (FL)
- Durable medical equipment (DME) is available on a non-admitted basis only

Submission requirements

- Home Health Care application (new business or renewal)
- Five year current valued loss runs
- Brochures

Coverages

- Professional liability
- General liability (occurrence and claims made options in most states)
- Employee benefits liability (when PL & GL is written)
- Package policy includes coverage for I.C.'s while working within scope of duties for named insured
- Bodily injury definition includes mental anguish and mental injury on the CGL
- Non-owned & hired auto (owned/commercial auto not eligible)
- Sexual abuse is included within the definition of “professional services wrongful act” in the policy form
- Defense costs are generally outside the policy limits on package policy
- Property (including crime) - admitted
- Excess / umbrella (when PL & GL is written)
- Worldwide coverage (claim must be filed in U.S.)