

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for non-medical home care agencies. Priorities reflect typical exposure; confirm against driving and errand services.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional & General Liability (combined)	Covers care and premises claims.	CORE
☐ Third-Party Crime / Fidelity	Covers theft from clients by caregivers — excluded from GL.	CORE
☐ Abuse & Molestation	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐ Hired & Non-Owned Auto	Covers staff driving their own cars for work.	CORE
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is third-party crime coverage. When a caregiver steals from a client, general liability and even many employee-dishonesty policies don't cover the client's loss — third-party fidelity does. Agencies should add that coverage, require receipts for every purchase, and prohibit caregivers from accepting gifts or loans from clients.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.