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HOME HEALTH AIDE BUSINESS — COVERAGE CHECKLIST

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