

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 home health agencies. Priorities reflect typical exposure; confirm against service mix and contractor use.

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 Liability	Covers skilled-care claims — confirm contractors are covered or carry their own.	CORE
☐ Hired & Non-Owned Auto	Covers staff driving their own cars for work.	CORE
☐ Abuse & Molestation	Covers abuse and neglect allegations — often sublimited; confirm the limit.	CORE
☐ Regulatory / Billing Errors (E&O)	Covers Medicaid and Medicare audits and overpayment demands.	PREVALENT
☐ Cyber Liability	Covers patient-data breaches and ransomware.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is hired and non-owned auto. Clinicians drive their own cars between homes all day, and when they cause an accident the agency can be named — while their personal policies may exclude business use or carry low limits. Agencies should carry HNOA, verify each driver's insurance yearly, and flag missed visits the same day.

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.