CORY WASHINGTON & CO.

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HOME HEALTHCARE AGENCY — 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 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