



# Companion Care

You combine knowledgeable staff and a caring approach to help others live enriched lives.

We combine our knowledge of your business with our team of people who truly care to provide insurance, service, and peace of mind so you can be there for your clients.

## Coverage features

### Human Services Property WRAP

- Automated External Defibrillators .....\$5,000
- Clients' Property — Personal Effects coverage
  - Covers loss or damage to personal effects belonging to clients of your facility, while the clients are under your supervision
    - Per resident .....\$5,000
    - On premises, transit, and temporarily off premises .....\$50,000
- Client Property — Theft By Employee.....\$10,000
- Emergency Vacating Expense ..... \$25,000
  - Pays for reasonable evacuation expenses as a direct result of an emergency evacuation
- Personal Effects of your home care providers away from premises
  - Extends coverage for personal effects of your home health care provider employees while they are at clients' premises
    - Per home care provider .....\$1,000
    - Annual policy period .....\$50,000

### Elite General Liability WRAP

- Automatic Additional Insureds
  - Additional insured by written agreement..... Included
  - Building owner..... Included
  - Co-owner of insured premises ..... Included
  - Franchisor..... Included
  - Funding source..... Included
  - Grantor of permits ..... Included
  - Lessor of leased equipment..... Included
  - Mortgagee, assignee, or receiver ..... Included
  - Owners or other interests from whom land has been leased ..... Included

- Business travel accident benefit.....\$75,000
- Catastrophe employee care costs..... \$150,000
- Conference cancellation ..... \$25,000
- Emergency real estate consulting fee ..... \$75,000
- Employee or volunteer indemnification defense.....\$25,000
- Fundraising event blackout.....\$50,000

### Human Services Liability WRAP

- Work Material Expenses .....\$5,000
- Damage to Property Caused by Client .....\$30,000
- Additional Insured — Human Service Organizations ..... Included

### Abduction Expense

## Optional coverages

- Professional Liability
  - Professional Liability limits up to \$1,000,000 are in addition to General Liability limits
  - Coverage for negligent act, error, or omission
  - Occurrence or claims-made options
  - Disciplinary Proceeding Defense ..... \$100,000
  - Standards Review Defense..... \$100,000
  - Automatic coverage for new professional services
  - Covers your medical directors, board members, administrators, students in training, social workers, lay counselors, case managers, and independent contractors
- Abusive Conduct Liability
- Cyber Security
- Employee Benefits Liability
- Employment Practices Liability
- Nonprofit Directors and Officers Liability
- Workers' Compensation and Employer's Liability
- Commercial Liability Umbrella
- Business Auto WRAP — greater coverage for your business automobile, plus it saves you money by including a number of valuable coverage extensions in one form

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.

