



Companion & Supportive Care

SECURA writes many types of care services for home companion and home health care providers.

Companion Care coverage is ideal for businesses offering non-skilled care without nurses on staff, while our Supportive Care covers limited skilled care, and includes coverage for nurses on staff.

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.



Companion and Supportive Care Services

Service	Companion Care	Supportive Care	Service	Companion Care	Supportive Care
Administer medication	✗	✓	Mental health care	✗	✗
Adult day care	✓	✓	Occupational therapy	✗	✓
Assist with dressing	✓	✓	Ostomy/stoma care	✗	✓
Bathing	✓	✓	Pediatric care	✗	✗
Behavioral health care	✗	✗	Pet therapy	✓	✓
Bill paying	✓	✓	Pharmacy	✗	✗
Blood sugar testing	✗	✓	Physical therapy	✗	✓
Cardiac recovery	✗	✗	Post-operative care	✗	✗
Cardiac event monitoring	✗	✗	Pregnancy, labor, or delivery care	✗	✗
Cardiac monitoring	✗	✓	Radiation therapy	✗	✗
Catheter care	✗	✓	Rehabilitation	✗	✓
Central line care	✗	✗	Respiratory therapy	✗	✗
Chemotherapy	✗	✗	Speech therapy	✗	✓
Companion/sitting	✓	✓	Spinal injury	✗	✗
Dialysis	✗	✗	Surgical procedures	✗	✗
Grocery shopping	✓	✓	Telemedicine	✗	✗
Hospice or palliative care	✗	✓	Toileting	✓	✓
Household cleaning	✓	✓	Tracheostomy	✗	✗
Infusion therapy	✗	✓	Tube feeding	✗	✓
Mantoux testing	✗	✓	Ventilator	✗	✗
Medical lab services (sample collection allowed)	✗	✗	Wound care	✗	✓
			Yard work	✓	✓

Professional Liability — Who is Insured	Companion Care	Supportive Care
Administrators	✓	✓
Board members	✓	✓
Case managers	✓	✓
Employees and volunteers providing skilled care services (may include nurses)	✗	✓
Independent contractors	✓	✓
Lay counselors	✓	✓
Medical directors	✓	✓
Social workers	✓	✓
Students in training	✓	✓

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