

Targeted Insurance Protection

The Cincinnati Insurance Company

Quality insurance protection for your business

Taking care of you as you take care of patients

Because there's no place like home, your clients prefer to receive health care assistance in their own homes, and they trust you to provide it. You work hard caring for your patients and establishing reliable and trustworthy relationships. You can expect the same dedication from The Cincinnati Insurance Company and our Home Health Care Program.

Selecting the right company

Whether you are providing skilled medical care, rehabilitative or therapeutic services, home care services or a combination of all, consider Cincinnati's Home Health Care Program. You can customize your insurance program with the professional advice of your local independent agent representing Cincinnati Insurance. You are free to focus on what you do best, caring for your patients.

Know you are protected by an insurance program from a company offering:

- a management team specifically dedicated to keeping your Home Health Care Program on the leading edge
- superior claims service from representatives who live in or near your community



Home Health Care Program



- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and Financial Strength to see our latest ratings
- multi-year policy terms available in most states for many coverages, saving you the added time and expense of annual renewals

Insuring your organization

Your agent and Cincinnati Insurance understand that no two organizations are alike. That's why Cincinnati's Home Health Care Program begins with our standard property and liability coverages and allows you to further customize your program to suit your specific insurance needs:

- CinciPlus® Home Health Care Property Endorsement and other options package increased coverage limits and additional property coverages, like automated external defibrillators and mobile medical equipment, including cell phones and laptops.
- Home Health Care Commercial General Liability Endorsement tailors your liability coverage by increasing limits and adding new coverages, including:
 - expanded definition of insured to include medical directors and administrators
 - coverage for voluntary property damage
 - medical expenses if you or an employee is assaulted while on the job
- Home Health Care Professional Liability coverage gives you peace of mind as you perform professional services for your clients, including:
 - a pure consent clause, requiring your written consent to settle a claim, except in Florida and Maryland
 - occurrence or claims-made coverage, making it easy to accommodate your needs, with prior acts available
 - defense costs outside of policy limits, preserving important resources
 - damages and defense expenses as the result of a patient information privacy incident as defined in your policy
 - defense reimbursement for a disciplinary proceeding relating to your licensing and for an allegation of a medical waste violation
- Sexual Misconduct or Sexual Molestation Liability covers your business for damages because of sexual misconduct or sexual molestation and defends covered individuals against such allegations up to the limit of insurance unless and until an admission or determination of guilt.

Rounding out your protection

To further customize your insurance program, qualified organizations can choose from a variety of coverage options:

- crime coverage or service industry bond for the unlikely event of a criminal theft of your clients' property
- business auto covers your risk from employees using their own vehicles or owning a fleet
- professional umbrella for agencies that employ nurses and therapists provides higher amounts of liability insurance and applies no deductible

Helping to control risk

Your policy comes with loss control services provided by experienced and knowledgeable representatives. They help you proactively manage risk and create a safe environment addressing:

- effective hiring practices
- sexual abuse/molestation exposures
- safe driving practices
- crisis response planning
- workers' safety

You can also access discounted premier background screening services when you choose Cincinnati Insurance. By signing up for background screening services, you are taking effective steps to protect your business and receiving those services at rates up to 80 percent off the base rate.

Talk with your local independent insurance agent representing Cincinnati to find out more about the Home Health Care Program and all the services and expertise that come with it.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. cinfin.com

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