

The Cincinnati Insurance Company

HOME HEALTH CARE PROGRAM

TARGET
MARKETS

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 Cincinnati Insurance and our Home Health Care Program.



**Choose an
insurance program
from a company that
works hard for you.**



Everything Insurance Should Be®

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 provided by Cincinnati professionals who typically live in or near your community
- 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 cinfn.com and Financial Strength to see our latest ratings
- multi-year policies 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:

- Cincinnati Plus® 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

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

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

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.

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. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.

