

HOSPICE PROGRAM

TARGET MARKETS

Taking care of you as you take care of your patients

You work hard to provide the appropriate medical care and support for your patients and their families during a difficult time. You can trust The Cincinnati Insurance Company to work hard for you and provide the appropriate insurance program for your organization whether you care for patients in your facility, their own homes or other settings.



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



Everything Insurance Should Be®

Selecting the right company

Your patients require care tailored to their individual needs. You deserve an insurance program that does the same and is put together with professional advice of your local independent agent and Cincinnati Insurance. You remain free to focus on providing a caring and comfortable environment for your patients, knowing that you have an insurance program from a company that offers:

- a management team specifically dedicated to keeping your Hospice 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 cinfin.com and Financial Strength to see our latest ratings
- one of the lowest countrywide consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at naic.org

Insuring your organization

Your Hospice Program begins with our standard liability and property coverages, automatically including these for a premium charge:

- *Hospice Professional Liability Coverage* – Provides coverage that gives you peace of mind as you care for your clients:
 - coverage on an occurrence or claims-made basis
 - coverage for your entire staff, including physicians, medical directors, counselors, clergy, nurses, interns and students in training, where states allow. Otherwise, vicarious liability applies: The institution named on the policy is covered for the actions of medical professionals who, by state law, purchase their own liability insurance
 - consent to settle clause, requiring your written consent to settle a claim (except in Florida and Maryland)
 - defense costs provided in addition to the limits of insurance
 - no deductible
- *Data Compromise and Identity Theft Recovery Expense Coverage Endorsement* – Extends your property coverage to provide:
 - expenses related to your organization's response to a breach of personally identifying information of customers, clients or employees or your individual response to an actual or threatened identity theft
 - access to breach-preparation tools and services to protect your organization

Your agent and Cincinnati Insurance understand that no two hospice organizations are alike. That's why you can purchase additional options to further customize your insurance program:

- *Hospice Commercial General Liability Endorsement* – Addresses exposures specifically for your organization, including coverage for:
 - students in training and medical directors or administrators as insureds while performing duties related to your hospice operations
 - damage to personal property of your clients caused by you, regardless of fault and with your consent
 - mental anguish resulting from bodily injury
 - acts, errors or omissions committed in the administration of your employee benefit program



- *Sexual Misconduct or Sexual Molestation Liability* – Covers insured individuals and your organization against such allegations and provides defense for innocent parties.
- Choose one of two tailored property options:
 - *Health Care Facility Commercial Property Endorsement* – Works best for inpatient facilities. It packages higher limits and additional property coverages needed by hospice facilities to cover automated external defibrillators, emergency vacating expense, money and securities of residents, portable medical equipment, unscheduled appurtenant structures and loss-prevention expenses.
 - *CinciPlus® Home Health Care Property Endorsement* – works best for operations with mostly in-home patient care, covering items such as automated external defibrillators and mobile medical equipment, including cell phones and laptops.

Rounding out your protection

A professional umbrella policy protects the business assets of your facility from large settlements or judgments arising from liability claims. Your umbrella policy helps you recover after a covered catastrophic loss occurs by providing increased limits over and above your primary liability policies and over your professional liability insurance. And your umbrella pays for certain claims not covered by your primary policy with no self-insured retention, unless required by law.

Qualified organizations can choose from a variety of optional coverages to further round out its insurance program:

- *Business auto* – Covers your risk from hiring vehicles or owning a fleet.
- *Internet liability* – Provides coverage for wrongful acts involving website publishing and network security.
- *Equipment breakdown coverage* – Pays for loss due to the sudden and accidental breakdown of covered machinery and equipment that generates, transmits or uses mechanical or electrical power, including equipment used to provide heating, ventilation, air conditioning and electric power to your facility and more.
- *Electronic data processing coverage* – Insures your computer system against loss, caused by fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage.
- *Crisis event expense coverage* – Pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in Virginia) and loss of business income and extra expenses.
- *Employee theft coverage* – Protects you from loss of money, securities and other property stolen by an employee.
- *Blue Chip Policy* – Insures directors, officers, trustees and the organization for covered wrongful acts and conveniently offers the ability to add coverage parts for:
 - employment practices liability insurance
 - Internet liability
 - trustee and fiduciary liability and employee benefits administration

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
- crisis response planning
- physical hazards

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.

