



EVALUATOR

HOME HEALTH CARE/HOSPICE ORGANIZATIONS

Choose the right carrier that understands and provides the coverages and limits unique to Home Health Care/Hospice Organizations

	Philadelphia Insurance Companies - Home Health Care Organizations	Other Carrier(s)
Choose the Right Insurer		
The strength and stability of an AM Best A++ Rating	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters experienced and strategically based nationwide	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Flexible payment terms	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Liability Coverage/Limits		
Comprehensive General Liability – limits to \$1M per occurrence/\$3M aggregate	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Premises Liability coverage	Yes <input checked="" type="checkbox"/>	
Personal Injury and Advertising Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unique coverages such as Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expenses, Image Restoration and Counseling, Donation Assurance, and Business Travel	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Abuse and Molestation coverage available; with option of limits separate and distinct from the General Liability limits	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Human Services Professional Liability coverage with separate limits of liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense cost in addition to the policy limits	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occurrence or claims-made forms available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Property Coverage/Limits		
Blanket Property limits available with large in-house capacity	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Special Causes of Loss coverage available on building, contents, loss of income, and extra expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property Elite endorsement is included, which provides additional enhanced Property coverages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Crime Coverage/Limits		
Theft, Disappearance, and Destruction	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Theft	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Theft coverage of clients property available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Forgery or Alteration	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Automobile Coverage/Limits		
Owned auto	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hired and non-owned auto	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Hired Car Physical Damage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Volunteers as Insureds coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Rental Reimbursement for private passenger vehicles	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Minimum physical damage deductible of \$500/\$1,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

HOME HEALTH CARE/HOSPICE ORGANIZATIONS - *continued*

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	Philadelphia Insurance Companies - Home Health Care Organizations	Other Carrier(s)
Choose the Right Risk Management Services Team		
Risk Management Services nationwide	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
SMARTERNOW - Learning management system which clients can use to provide virtual training to employees	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full availability to our Risk Management Services resources with specialized service capabilities: PHLI.com/RMS	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Innovative technology and easy access to Risk Management Services information and e-flyer communication	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss trend analysis capabilities focused on the customer's exposures	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Proven loss ratio reduction risk management services programs and techniques	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Strong communication between customers, agent, and PHLI RMS personnel	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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The PHLI Difference

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