



## Insurance Checklist for Home Health, Hospice, Homecare & Medical Businesses

Home health, hospice, and homecare businesses face unique risks that require specialized insurance. This checklist highlights key coverages to review and maintain to protect your patients, staff, and organization.

Coverage Area	Key Points to Review
Liability Insurance	<ul style="list-style-type: none"><li>• General Liability for third-party injury/property damage<ul style="list-style-type: none"><li>• Professional Liability / Errors &amp; Omissions</li><li>• Medical Malpractice</li><li>• Directors &amp; Officers (D&amp;O) Liability</li></ul></li></ul>
Sexual Abuse & Molestation	<ul style="list-style-type: none"><li>• Coverage for allegations involving staff, volunteers, or contractors<ul style="list-style-type: none"><li>• Often required by regulators, payers, or referral partners</li><li>• Protects patients and preserves organizational reputation</li></ul></li></ul>
Workers' Compensation	<ul style="list-style-type: none"><li>• CA, NV, TX for employees<ul style="list-style-type: none"><li>• Covers injuries during in-home visits, driving, or clinical duties</li><li>• Manage costs with X-Mod audits &amp; classification reviews</li><li>• Implement Return-to-Work and nurse triage programs</li></ul></li></ul>

✓ This checklist is a starting point for reviewing your coverage. ✓ Every business is different—work with an experienced broker to tailor your insurance to your risks.

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