



# Insurance for Home Medical Equipment Providers

## Tailored Coverage for the Risks You Manage Every Day

PM Healthcare Protect provides specialized insurance solutions tailored to the healthcare industry's unique needs. We understand the risks Durable Medical Equipment (DME) and Home Medical Equipment (HME) providers face and are committed to protecting your business, your equipment, and your livelihood.

## Why PM Healthcare Protect?

Expert insurance solutions for those who care for our communities.

- ▶ Comprehensive coverage options. One Company. One Contact.
- ▶ Expertise & experience: specialized underwriters, risk management and claims professionals
- ▶ On-staff legal and healthcare industry professionals



## Professional Liability

Our professional liability coverage is designed to protect you from risks associated with providing home medical equipment. This includes coverage for claims related to property damage, bodily injury, and other professional exposures.

### ▶ Who We Cover

Medical equipment suppliers and DME/HME providers



## Businessowners Policy

### ▶ Commercial Property Insurance

Protects your equipment and practice property, whether owned, leased, or rented, against risks like fire or water damage.

### ▶ General Liability Coverage

For liability claims arising from normal operations, such as injuries at your business location.

### ▶ Cyber Insurance

Offers coverage for your practice in case of accidental breaches or cyber-attacks that could compromise sensitive patient information.

### ▶ Employment-Related Practices Liability Insurance

Optional coverage for managing employee claims regarding hiring, termination, and other HR issues.

## Specialized Coverage Enhancements

### ▶ Healthcare Services VIEW Endorsement

Recognizes that home medical equipment operations have specialized coverage needs and offers increased limits for key exposures, including employee theft of client property, franchise property requirements, lock & key replacements, forgery, personal effects, and more.

### ▶ Protection Plus or Protection Elite Endorsements

Offer tailored coverages and limits to meet the demands of the business. Coverage options include employee dishonesty, valuable papers and records, business income from dependent properties, permanent outdoor structures, money and securities, newly acquired or constructed properties, spoilage, and more.



## Optional Coverage

Coverage options include employee dishonesty, valuable papers and records, business income from dependent properties, water back-up and sump overflow, ordinance or law coverage, permanent outdoor structures, money and securities, newly acquired or constructed properties, spoilage, and more.

**Contact your agent today to see how we can support your business with reliable insurance solutions.**



[pmuw.com/home-medical-equipment](https://pmuw.com/home-medical-equipment)

**Scan the QR code  
or call 800.247.5930**

