



## Home Healthcare

Comprehensive Insurance Solutions  
for Home Healthcare Providers

Pharmacists Mutual has been a trusted provider of specialized insurance solutions for healthcare professionals for over a century. We understand the risks you face as a Home Healthcare provider, and we are committed to protecting your business investment and career.



### Professional Liability

Protect Your Practice: Designed to safeguard home healthcare professionals, including caregivers, nurses, and personal aides, against liability claims.

**Coverage Limits:** Up to \$1 million per occurrence and \$3 million aggregate.

**Who We Cover:** Home health aides, personal care companions, nursing assistants, and registered nurses (RN/LPN).



### 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.

## Why Pharmacists Mutual?

**EXPERT INSURANCE SOLUTIONS FOR THOSE WHO CARE FOR OUR COMMUNITIES.**

Comprehensive Coverage Options. One Carrier. One Contact.

Expertise & Experience: Specialized Underwriters, Risk Management, and Claims Professionals

On-Staff Legal, Medical, Pharmacy, Dental, and Veterinary Professionals



## Specialized Coverage Enhancements

**Health Care Services VIEW endorsement** recognizes that home healthcare operations have specific coverage needs and offers increased limits for Theft of Clients' 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



**Workers  
Compensation**



**Commercial  
Auto**



**Commercial  
Umbrella**

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



**Scan the QR code  
or call 800.247.5930.**

**[pmuw.com/home-healthcare](https://pmuw.com/home-healthcare)**

