

CARE FOR ADULTS WITH SUPPORT NEEDS

# Transfer injuries can raise claims.

Your home supports adults with individual care needs. Transfers, medication and transport require accepted care duties and safeguarding terms, with resident injury distinct from employee benefits.

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RISKS WORTH DISCUSSING

- 01 Falls during resident transfers
- 02 Medication and personal-care errors
- 03 Staff injuries from lifting

Scan to get a  
quote today

Or call  
**800-777-1872**



# Coverage worth discussing



## Professional liability

Specialist liability for accepted personal-care or medication duties.



## General liability

Covered nonclinical resident or visitor premises injuries.



## Workers compensation

Work-injury benefits for eligible group-home employees.



## Commercial auto

Covered road liability for declared resident-transport vehicles.

Coverage is subject to policy terms and exclusions.

## Why The Southern Agency

### 01 Listen

We review your operations, coverage and past claims.

### 02 Assess

We look at hazards and ways to reduce risk.

### 03 Build

We compare carriers, premiums and audit terms.

### 04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full  
guide

800-777-1872

TheSouthernAgency.com