

SKILLED NURSING AND HOME VISITS

A missed dose can harm a patient.

Your caregivers work in private homes, often alone. Accepted nursing and aide duties, personal or agency vehicle use and client-property interests need distinct clinical, auto and dishonesty terms.

RISKS WORTH DISCUSSING

- 01 Unwitnessed in-home care errors
- 02 Caregiver travel and auto accidents
- 03 Accusations of theft or dishonesty



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Professional liability

Specialist clinical liability for accepted nursing or aide services.



Commercial auto

Accepted road-liability terms for declared care travel.



Workers compensation

Work-injury benefits for eligible home-care employees.



Crime insurance

Defined dishonesty losses involving expressly insured interests.

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