



HOSPICE AND HOME HEALTHCARE COVERAGE GUIDE

Effective 01.01.2022

Glatfelter
 Healthcare
PracticeSM
A Division of Glatfelter Insurance Group

PROPERTY

Accounts Receivable – We will pay up to \$100,000 for expenses you incur as a result of direct physical loss or damage to your accounts receivable records caused by or resulting from any covered cause of loss, including those arising from loss or damage to software or from mechanical breakdown of computer equipment or a computer virus. No deductible applies.

Animals – We will pay up to \$10,000 in any one occurrence for covered loss to animals.

Arson, Theft or Vandalism Information Reward – We will reimburse up to \$25,000 per loss for your payment of rewards, which provides information related to arson fire, theft or vandalism. No deductible applies.

Bedbug Infestation – We will reimburse you up to \$25,000 in any one policy period for remediation of bedbug infestation.

Building Glass – Tenant – We will pay for direct physical loss or damage to building glass caused by or resulting from a covered cause of loss if you are a tenant and have a contractual responsibility to insure the glass.

Claim Expense – We will pay up to \$20,000 in any one occurrence for expenses you incur for your employees to prepare a claim.

Damage to Building from Theft – We will pay for loss or damage up to \$50,000 in any one occurrence.

Debris Removal – We will pay up to an additional \$100,000 if debris removal expense exceeds 25% of the loss amount, or if the sum of the debris removal expense and the amount of loss exceeds the applicable Limit of Insurance. Pays up to \$5,000 of limit to clear trees damaged by a covered cause of loss if they damage property or obstruct access to your premises by a covered cause of loss.

Discharge from Sewer, Drain or Sump – We will pay for the total of all covered loss and expense in any one occurrence up to the limit of insurance, for direct physical loss or damage to buildings described in the declarations caused by or resulting from discharge of water or waterborne material from a sewer, drain or sump located on the described premises.

Donation Assurance – We will pay up to \$50,000 for an unfulfilled balance of a written pledge to contribute money to you that is not honored because of the donor's bankruptcy, bankruptcy reorganization, unemployment or incapacitation.

Emergency Evacuation Expense – Pays \$500 per evacuee up to \$100,000 for reasonable evacuation expenses. Emergency Evacuation Expense in response to an emergency. An emergency means imminent danger to life safety arising from an event occurring naturally or otherwise.

Fine Arts – We will pay up to \$50,000 for fine arts you own and for which there is a certified appraisal. We will pay up to \$25,000, subject to \$1,500 limit per item, if there is no certified appraisal.

Fire Department Charges – We will pay up to \$25,000 in any one occurrence for fire department service charges when the fire department is called to save or protect covered property from a covered cause of loss. No deductible applies.

Fire Extinguishing Equipment Recharge Costs – We will pay the necessary and reasonable cost to recharge or refill your fire extinguishing equipment, including both hand-held extinguishers and fixed automatic extinguishing systems. No deductible applies.

Food Contamination Expense – We will pay up to \$100,000 for certain expenses in any one occurrence if you are unable to provide food at the described premises by order of the Board of Health or any other governmental authority as a result of the discovery or suspicion of food contamination.

Glass Deductible Waiver – Property deductible is waived when loss only involves building glass.

Lease Cancellation Moving Expense – We will pay up to \$25,000 for any moving expense you incur due to a cancellation of your lease at a premises described in the declarations if the lease cancellation is caused by a covered cause of loss. No deductible applies.

Library Restocking Costs – Your coverage for personal property includes the valuation of your library material, including costs for filing and binding records, freight and cost of labor.

Limited Coverage for Fungus, Wet Rot or Dry Rot – We will pay up to \$25,000 for loss or damage by fungus, wet rot or dry rot.

Lock Replacement – We will pay up to \$25,000 to reimburse you for locks, lock cylinders and key replacement after a covered theft at your premises. No deductible applies.

Loss of Income and Extra Expense – Loss of Income is provided at a \$250,000 limit and Extra Expense is provided at a \$250,000 limit. Additional limits available.

Newly Acquired or Constructed Real Property and Related Personal Property – Limits are increased to \$1,000,000 for each building and \$1,000,000 for loss or damage to personal property. Additionally, we will pay up to \$10,000 for loss or damage to construction material and equipment.

Non-Owned Detached Trailers – We will pay up to \$50,000 for loss to non-owned detached trailers.

Off-Premises Utility Failure – We will pay up to \$50,000 of loss of income and extra expense you incur during the period of interruption caused by or resulting from direct physical damage by a covered cause of loss to property not on your premises but used to supply you with the following services: Water Supply Services, Communication Supply Services, and Power Supply Services.

Ordinance or Law – We will pay up to the limit of insurance shown in the declarations for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building if your building sustains a covered direct physical damage. Additionally, we will pay up to \$1,000,000 each for both demolition cost and increased cost of construction when required to comply with an ordinance or law for a building sustaining covered direct physical damage.

Outdoor Property – We will pay up to \$150,000 for direct physical loss or damage to your outdoor property, including debris removal expense, caused by or resulting from a covered cause of loss.

Outdoor Signs – Automatic coverage is provided in the real property limits.

Personal Effects – We will pay up to \$25,000 for loss or damage at each described premises.

Real Property or Personal Property in Transit or Off-Premises – We will pay up to \$100,000 for real property or personal property in transit or off-premises.

Pollution Remediation Expenses – The limit is increased to \$25,000 (per premises and policy term) for pollutant extraction due to a covered cause of loss.

Client's, Patient's or Resident's Property – Theft or Mysterious Disappearance – We will reimburse you up to \$25,000 for loss of money, securities, or other covered property belonging to your patient or client due to theft or mysterious disappearance. A deductible of 10% of the loss amount applies, subject to a minimum deductible of \$500 per occurrence.

Preservation of Property – Coverage is now provided for up to 90 days after property is moved off site.

Software – We will pay up to \$500,000 for certain additional expenses resulting from a covered cause of loss or from a computer virus or from an act of intentional destruction by an employee to your electronic data or media. The coinsurance additional condition does not apply.

Spoilage due to Off-Premises Electrical Service Interruption – We will pay up to \$100,000 for physical damage to perishable goods due to spoilage or contamination from the release of refrigerant as a result of interruption of electrical power service.

Trees, Shrubs, Plants and Lawns – We will pay for trees, shrubs, plants and lawns destroyed by a covered cause of loss. The costs of removing the existing tree, shrub or plant and associated cleanup is also included. We will pay \$25,000 in any one occurrence, subject to a \$1,000 maximum payable for any single tree, plant or shrub, regardless of the number of premises described in the declarations.

Valuable Papers and Records – We will pay up to \$100,000 for the costs you incur in restoring, researching, replacing or reproducing your valuable papers and records that suffer direct physical loss or damage caused by or resulting from any covered cause of loss. No deductible applies to this extension.

Higher limits may be available. Refer to your policy for specific limits.



GENERAL/PROFESSIONAL LIABILITY

General Liability – Available on claims made or occurrence policy form. Protects you when claims are made against you because of bodily injury to others or damage to their property, unless caused by an automobile. Also included is tort liability of another party that is assumed in a contract or agreement.

Personal and Advertising Injury Liability – Protects you when claims are made against you because of false arrest, detention or imprisonment, malicious prosecution, wrongful eviction, wrongful entry or invasion of the right of private occupancy, libel, slander, violation of a person's right of privacy, use of another's advertising idea in your advertisement or infringing on another's copyright, trade dress, or slogan in your advertisement.

Professional Health Care Liability – Available on claims made or occurrence policy form. Protects you when claims are made against you because of injury arising out of a medical incident. A medical incident means any act, error or omission in the rendering of or failure to render professional healthcare services by you or anyone for whose professional healthcare services you are legally responsible.

Medical Expenses – Pays medical expenses regardless of fault for bodily injury caused by an accident on premises you own or rent. Medical payments for bodily injury to your employees is not covered, but medical payments for bodily injury to volunteers are covered; however, this insurance for volunteers is excess of any other valid and collectible insurance.

Liability Deductibles – No General or Professional Liability deductibles. Optional deductibles are available.

Licensed Physicians – Physicians, Physician Assistants, Medical Directors, Nurse Practitioners, and other health care providers while performing authorized duties related to the conduct of your business are insureds. Coverage includes previously employed/contracted physicians who are no longer working on behalf of the Named Insured as long as the policy remains in force.

Independent Contractors – Independent Contractors who are health care providers are included as insureds while performing duties that relate to the conduct of your business and are considered within the course and scope of your contract with the independent contractor.

Volunteers as Insureds – Volunteers are included as insureds while performing duties related to the conduct of your business. Coverage includes previously Volunteer physicians who are no longer working on behalf of the

Named Insured as long as the policy remains in force.

Students as Insureds – Students are included as insureds while enrolled in your training program but only while acting within the scope of the training program and at your direction.

Defense Costs – Payments for defense costs will not reduce the Limits of Insurance.

Pet Care Services – Provides coverage for pet services offered to pets owned by patients, clients or residents. These services include transportation, feeding and exercising, providing or locating temporary foster care, and assisting in locating a new home for a pet.

Animal-Assisted Therapy – Provides coverage for animal-assisted therapy services offered.

Barber and Beautician Services – Provides coverage for hair services and personal grooming services offered.

Medical Waste Expense – Pays up to \$50,000 for clean-up and remediation costs as a result of handling or disposal of medical waste.

Unmanned Aircraft (drones) – Provided as an exception to the Aircraft, Auto, or Watercraft exclusion. An unmanned aircraft may only weigh up to 15 pounds and includes equipment attached to or essential for its operation. \$25,000 limit.

Crisis Response Expense Coverage – Provides coverage in the event of a crisis: \$250,000 for Crisis Response General Expense which includes medical care, funeral expenses, and security expenses. \$50,000 for Crisis Public Relations Expense charged by a public relations firm. \$50,000 for Crisis Counseling Services Expense which include expenses for professional counseling or pastoral services, and \$500.

Expense Reimbursement Coverage – Legal Action – We will reimburse you for any fines or penalties for Health Insurance Portability or Affordability Act Violation. We will also reimburse you for response expenses for a legal action by any federal, state or local agency. The basic limits are \$25,000 with higher limits available.

Optional Coverages

Sexual Abuse Vicarious Liability – Provides indemnification for damages resulting from a sexual abuse occurrence perpetrated by an employee or volunteer.

Cyber Liability and Privacy Crisis Management Expense – Protects you when claims are made against you for monetary damages arising out of an electronic information security event. Privacy Crisis Management Expense reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period.

Hired and Non-owned Automobile Liability – Protects you when claims are made against you because of bodily injury to others or damage to their property arising out of the operation of an automobile you do not own when the driver is performing duties on your behalf. Coverage can be provided while operating a patient's or client's vehicle.



AUTO

Liability – Covers your liability for owned, hired or non-owned autos as indicated by the coverage symbol.

Temporary Substitute Vehicle Liability – Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.

Uninsured Motorist/Underinsured Motorist – Covers bodily injury (and property damage where required by law) sustained by an eligible party caused by a negligent uninsured/underinsured motorist per state laws.

Hired Car Physical Damage – Coverage for hired, borrowed vehicles on an actual cash value basis.

Deductible Waiver – If an Auto physical damage loss covered under this policy also involves a loss under a Property coverage issued by us, only one deductible, the largest, will be applied.

Healthcare Auto Liability Extension Endorsement

Additional Insured – Automatic Status – Provides additional insured status to any person or organization for whom you and such person or organization have agreed in writing in a contract or agreement to be added as an additional insured.

Additional Insureds – Primary and Non-Contributory Provisions – Where required by written contract or written agreement coverage will apply on a primary and non-contributory basis.

Additional Expenses You Incur At Our Request – Coverage pays for all reasonable expenses incurred at our request, including actual loss earnings up to \$500 a day because of time off of work.

Knowledge of Accident – Failure of any agent, volunteer worker or employee of the insured, other than an employee authorized by you to give or receive notice of an accident, claim, suit, or loss, to notify us of any accident, shall not invalidate insurance afforded by the policy.

Waiver of Transfer of Rights Of Recovery Against Others To Us – Provides Waiver of Transfer of Rights of Recovery Against Others to Us when required of you by a written contract executed prior to the accident or loss.

Unintentional Failure to Disclose Hazards – We will not deny coverage under this coverage form if you unintentionally fail to disclose any hazards existing at the inception of this coverage form or make an error, omission, improper description of autos, or other misstatement of information.

Coverage Territory – Anywhere in the world if a covered auto is leased, hired, rented or borrowed for a period of 60 days or less.

Healthcare Auto Physical Damage Extension Endorsement

Tapes, Records, and Discs Coverage – Coverage pays for loss to tapes, records, discs or similar devices used with audio, visual or data electronic equipment if such devices are property of the insured and in a covered auto at the time of loss. The most we will pay for such loss is \$500. No deductible applies.

Towing – Coverage is provided up to \$2,500 for towing and labor costs each time a covered auto is disabled if labor is performed at the place of disablement.

Glass Breakage – (bird/animal/falling object) – If the policy provides Comprehensive coverage for the damaged covered auto, coverage is provided for window glass breakage without deductible and loss caused by hitting a bird or animal and loss caused by falling objects or missiles.

Transportation Expenses – If the policy provides Comprehensive or Specified Causes of Loss coverage, coverage is provided up to \$1,500 for temporary transportation expense incurred by you due to total theft of a covered auto beginning 24 hours after the theft.

Loss of Use Expenses – For Hired Auto Physical Damage we will pay expenses for which you are legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or written rental agreement.

The most we will pay for any expense for loss of use is \$100 per day subject to a maximum limit of insurance of \$3,000.

Lease or Loan Gap Coverage – In the event of a total loss, we will pay any unpaid amount due to the lease or loan for a covered auto.

Personal Effects Coverage – If the policy provides Comprehensive coverage, coverage is provided up to \$1,000 for loss to personal effects in a covered auto which is stolen. No deductible applies.

Rental Reimbursement – Coverage is provided up to \$3,000 for rental expense incurred by you for rental of an auto because of loss to a covered auto beginning 24 hours after the loss. No deductible applies.

Replacement of A Private Passenger Auto with a Hybrid or Alternative Fuel Source Auto – In the event of a total

loss to a covered auto of the private passenger type that is not a hybrid or powered by an alternative fuel source, coverage is provided for an additional 10% of the cost of replacement if the covered auto is replaced by a private passenger type auto that is a hybrid or powered by an alternative fuel source up to a maximum of \$2,500.

Return of Stolen Auto – If a covered auto is stolen and recovered, we will pay the cost of transport to return the auto to you.

Airbag Coverage – Coverage is provided for the accidental discharge of an airbag.

Permanently Installed Electronic Equipment – A maximum limit of \$10,000 for loss to electronic equipment.





OPTIONAL ENHANCEMENTS

Commercial Crime – Protects you when claims are made against you for employee theft, forgery and alteration, loss of money and securities inside and outside the premises, robbery/safe burglary, computer and funds transfer fraud, money orders and counterfeit money, and fraudulent impersonation.

Management Liability – Provides coverage to pay on behalf of your organization and insured persons for losses they become legally obligated to pay arising from claims made for a wrongful act, including a wrongful employment practices act.

Commercial Excess Liability – Excess following form liability over underlying claims made or occurrence coverage. Provides excess liability coverage in addition to your underlying professional and general liability, management liability, automobile liability and employer's liability coverage.

800.233.1957 | [glatfelterhealthcarepractice.com](https://www.glatfelterhealthcarepractice.com)

183 Leader Heights Road | York, PA 17402

Effective - 01/01/2022

© 2021 Glatfelter Underwriting Services, Inc. | All rights reserved. Administered by Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV, TX and UT and Glatfelter Brokerage Services in NY. CA Insurance Producer License #0B17046. Glatfelter Underwriting Services, Inc., an American International Group, Inc. (AIG) company, is a premier manager and specialist of niche commercial insurance markets in the U.S. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries or states, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.