

Minimum Insurance Requirements for Contracted HM/PC/HHA Providers

The following minimum insurance requirements must be documented by all Home Care vendors with a Certificate of Insurance* naming (ASAP) as an **Additional Insured as respects** <u>all</u> **liability programs.**

TYPE OF INSURANCE	MINIMUM REQUIREMENTS
General Liability	\$1,000,000 Each Occurrence
	\$3,000,000 General Aggregate
Automobile Liability	
Owned / Leased vehicles	\$1,000,000 Combined Single Limit
Non-Owned Automobile and Hired	\$1,000,000 Combined Single Limit
Automobile Liability	
Workers Compensation	\$100,000 E.L. Each Accident
	\$100,000 E.L. Disease Each Employee
	\$300,000 E.L. Disease Policy Limit
Professional Liability	\$1,000,000 Each Occurrence
	\$3,000,000 General Aggregate
Abuse, Sexual Abuse, and	\$100,000 Each Occurrence
Molestation Liability	\$300,000 General Aggregate
Crime-Third Party Fidelity Insurance	\$25,000 limit

Accord 25 (2001/08) form to include:

- ASAP as Additional Insured as respects all Liability coverage.
- Ten (10) days written notice of cancellation