

# Home Health Care Due Diligence Quiz

It's important to partner with a professional insurance broker who can work with you to identify and properly insure the professional liability, management liability, general liability, automobile, and workers' compensation exposures in your home health care business. Take a few minutes to review the questions below. Ask yourself — is your business covered for these exposures?

	YES	NO	DON'T KNOW
1. Do your nurses drive their own vehicle to patient home visits? What if one of them hits a jogger while traveling from one patient visit to their next appointment? Is your business insured against a non-owned auto claim?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. What happens if one of your employees is accused of discriminating or humiliating one or several of your clients or fellow employees? Are you insured for this risk?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. What happens to your business income if your computer system is hacked and a virus limits access to your website, and/or EHR? Are you insured for the loss of income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do all employees of your home care agency who utilize their vehicle for business travel notify their personal auto insurance carriers of such travel requirements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Would your professional liability, general liability policy, or both respond to a claim brought by a patient's family due to their loved one being injured during a transfer from a wheelchair to a bed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. If your agency is notified of HIPAA or other regulatory violations, does your insurance coverage protect your home care business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do all employees who travel for business have valid drivers' licenses that carry no restrictions? (How often do you review their licenses and auto insurance certification?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you protected if one of your employees is sued or involved in allegations of physical, sexual or mental abuse?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you know which insurance policy responds when a terminated employee brings a discrimination claim against the board of directors, agency administrator, and two employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Do you know how your insurance portfolio will respond if your agency or employees are investigated by a state licensing board, Medicare, Medicaid, or a third party insurer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you know the types of services that are covered under your professional liability policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. If your employee's handheld device is stolen during transit, are you insured for that loss?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Is your board of directors covered if they are sued for not providing their employees with a safe working environment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Are you protected if an employee's work laptop or handheld device is stolen during a home visit and protected health information (PHI) was accessed from that device?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. If you accept and store client credit card information, are you insured if that data is compromised?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answered NO or DON'T KNOW to any of the questions above, take a moment to contact **David Burke** and his team at **860 430-3256** or **dburke@SmithBrothersUSA.com**. You'll learn how to minimize liability exposures and protect your home care business.