



FEATURES & HIGHLIGHTS

Professional & General Liability

- Occurrence or claims-made forms available
- Options to include: employees, volunteers and independent contractors
- Deductibles ranging from zero to large self-insured retentions
- Sexual and physical abuse limits available up to policy limits
- Options for defense costs in addition to the limit of liability
- Options for Medical Director Coverage

Commercial Coverage Available

- Owned/Non-owned/Hired auto
- Employees, volunteers and insureds coverage

Other Coverage Available

- Property, Equipment Breakdown and Inland Marine
- Crime and Fidelity Liability
- Directors and Officers Liability
- Umbrella/Excess Liability
- Cyber and Privacy Liability
- Medical Billing E&0

TARGET CLASSES (INCLUDING BUT NOT LIMITED TO)

- Home health/companion care aide services
- Hospice care
- Physical/Occupational therapy staffing or care
- Respiratory therapy care
- Medical supplemental or temporary staffing
- Nurse registries

APPROXIMATELY 8 MILLION

PEOPLE IN THE U.S. TODAY REQUIRE SOME



FORM OF HOME HEALTH CARE



70% OF PATIENTS PREFER HOME CARE

OVER ANY OTHER OPTION BECAUSE OF THE EMOTIONAL MEMORIES A HOME PROVIDES

DIABETES, HEART FAILURE, CHRONIC ULCER OF THE SKIN, OSTEOARTHRITIS & HYPERTENSION



ARE SOME OF THE MOST FREQUENT MEDICAL CONDITIONS

THAT REQUIRE IN HOME ASSISTANCE



Karstens Financial support@karstensfinancial.com 855-657-8400 x 6