

Table of Contents

Chapter 1: Introduction	1
Brief History of Home Health Care	1
Types of Home Health Care Services.....	2
Options in Home Health Care.....	3
Home Health Care Growth.....	5
Chapter 2: ISO Home Health Care Program.....	7
Section I – Coverages	8
Meaning of Legally Obligated.....	9
"Damages Because Of"	10
"Bodily Injury" and "Property Damage"	12
Caused by "Occurrence"	13
"Coverage Territory"	13
Coverage Triggers	15
Duty to Defend—Allocation.....	16
Relationship of Defense Costs to Limits of Insurance	19
Definition of "Suit"	19
Paragraph A.2. Medical Payments.....	20
Chapter 3: Section I—Coverages	23
Supplementary Payments.....	23
Chapter 4: Section II — Exclusions	29
A. Exclusions Applicable to Coverage A – General Liability	30
Exclusion 1. Expected or Intended Injury	30
Exclusion 2. Contractual Liability	31
Exclusion 3. Liquor Liability.....	35
Exclusion 4. Aircraft, Auto or Watercraft	36
Exclusion 5. Mobile Equipment	38
Exclusion 6. Serving As Member Of Formal Professional Board Or Committee.....	38
Exclusion 7. Damage to Property	38
Exclusion 8. Damage to "Your Product"	42

Exclusion 9. Damage to "Your Work"	44
Exclusion 10. Damage to Impaired Property or Property Not Physically Injured.....	45
Exclusion 11. Recall of Products, Work, or Impaired Property	47
Exclusion 12. Personal and Advertising Injury	48
Exclusion 13. Access or Disclosure of Confidential or Personal Information and Data-related Liability.....	58
Exclusion 14. Pollution.....	60
Exclusion 15. Professional Services	66
B. Applicable to Coverage B – Professional Liability	39
Exclusion 1. Criminal Acts.....	67
Exclusion 2. Contractual Liability.....	67
Exclusion 3. Violation of an Antitrust Law	70
Exclusion 4. Aircraft, Auto or Watercraft	70
Exclusion 5. Substance Abuse.....	71
Exclusion 6. Bodily Injury, Property Damage and Personal and Advertising Injury.....	71
Exclusion 7. Access or Disclosure of Confidential or Personal Information and Data-related Liability.....	71
Exclusion 8. Pollution.....	72
C. Applicable to Coverage A – General liability and Coverage B – Professional Liability.....	45
Exclusion 1. Workers’ Compensation and Similar Laws.....	73
Exclusion 2. Employer’s Liability.....	74
Exclusion 3. War	77
Exclusion 4. Recording and Distribution of Material or Information in Violation of Law.....	77
Exclusion 5. Abuse or Molestation.....	78
Exclusion 6. Employment-related Practices	79
Chapter 5: General Provisions	81
Section III — Who Is an Insured	81
Paragraph A. "You" and Other Designated Persons.....	81
Paragraph B. Volunteer Workers and Employees	84
Definitions of Other Insureds	85
Paragraph C. Insureds under Coverage A.....	87
Paragraph D. Insureds under Coverage B.....	88

Section IV — Limits of Insurance	89
General Aggregate Limit	89
Each Occurrence Limit	90
Damage to Premises Rented to You	90
Medical Expense Limit.....	91
Each Wrongful Act Limit	91
Section V — Conditions	94
A. Bankruptcy	94
B. Legal Action against Us	94
C. Other Insurance	94
D. Representations and Severability of the Application	97
E. Separation of Insureds	98
F. Transfer of Rights of Recovery	98
G. Nonrenewal.....	99
H. Duties in the Event of Occurrence, Claim, or Suit	99
I. Cancellation.....	100
J. Changes.....	100
K. Inspections and Surveys.....	100
L. Premiums.....	100
M. Transfer of Rights and Duties	100
 Chapter 6: Section VI—Definitions	 103
 Chapter 7: Additional Coverage Endorsements	 111
Abuse or Molestation Endorsements	111
HH 04 05 Hired Auto And Non-Owned Auto Liability Insurance ..	117
HH 04 06 Professional Services Definition Amended	118
HH 04 07 New Entities as Insureds	118
HH 04 08 Contractual Liability Coverage Extension.....	118
HH 04 09 Medical Payments—Coverage B	119
HH 04 10 Coverage for Injury to Leased Workers (Applicable To Coverage A Only).....	119
HH 04 11 Pollution Exclusion—Limited Exception for Designated Pollutant(s).....	119
HH 04 12 Pollution Exclusion—Limited Medical Waste Exception (Applicable to Coverage B)	120

HH 04 13 Theft of Patients’ or Clients’ Property Coverage	121
HH 04 14 Home Healthcare Equipment Coverage.....	122
HH 04 15 Employee Benefits Liability Coverage	122
HH 04 16 Employment-Related Practices Liability Endorsement ...	123
HH 04 17 Vicarious Liability Coverage Endorsement for The Professional Services Provided by a Physician, Surgeon, Dentist or Chiropractor on Your Behalf (Applicable to Coverage B Only).....	123

Chapter 8: Additional Insured Endorsements125

HH 20 02 Additional Insured—Controlling Interest	125
HH 20 03 Additional Insured—Managers or Lessors of Premises ..	126
HH 20 04 Additional Insured—State or Governmental Agency or Subdivision or Political Subdivision—Permits or Authorizations ...	126
HH 20 06 Additional Insured—Mortgagee, Assignor or Receiver ..	127
HH 20 07 Additional Insured—Executors, Administrators, Trustees or Beneficiaries	127
HH 20 08 Additional Insured—Owners or Other Interests from Whom Land Has Been Leased	128
HH 20 09 Additional Insured—Designated Person or Organization	128
HH 20 10 Additional Insured—Co-Owner of Insured Premises	128
HH 20 11 Additional Insured—Lessor of Leased Equipment.....	129
HH 20 12 Additional Insured—Grantor of Franchise	129
HH 20 13 Additional Insured – Lessor of Leased Equipment – Automatic Status When Required In Lease Agreement with You	130
HH 20 14 Additional Insured – Grantor of Licenses.....	130
HH 20 15 Additional Insured – Designated Person or Organization (Applicable to Coverage B Only)	131
HH 20 16 Additional Insured – Physicians, Surgeons, Dentists and Chiropractors Not Employed By You (Applicable to Coverage B Only)	131

Chapter 9: Exclusion and Coverage Limitation Endorsements133

HH 21 00 Exclusion – Designated Professional Services (Applicable to Coverage B)	133
HH 21 01 Exclusion – Damage to Premises Rented to You	133
HH 21 02 Exclusion – Personal and Advertising Injury	134

HH 21 03 Exclusion – Medical Payments	134
HH 21 04 Contractual Liability Limitation	134
HH 21 05 Communicable Disease Exclusion.....	134
HH 21 06 Exclusion – Access or Disclosure of Confidential or personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included	135
HH 21 07 Invalid or Unobtained License Exclusion.....	135
HH 21 08 Exclusion – Designated Professional Services (Applicable to Coverage A Only).....	135
HH 21 09 Exclusion – Employees And Volunteer Workers As Insureds	136
HH 21 10 Exclusion – Volunteer Workers.....	136
HH 21 11 Fungi or Bacteria Exclusion.....	136
Pollution Exclusion Endorsements	136
HH 24 02 Amendment of Personal and Advertising Injury Definition	136

Chapter 10: Claims-Made and Miscellaneous Endorsements.....137

Claims-Made Endorsements.....137

Supplemental Extended Reporting Period Endorsements

Employee Benefits Liability Coverage.....

Employment-related Practices Liability Coverage

Coverage B – Professional Liability Claims-Made Coverage.....

HH 27 07 Definition of Claim (Applicable to Coverage B Only)....

Abuse or Molestation.....

Miscellaneous Endorsements.....140

HH 00 03 Calculation of Premium

HH 00 21 Nuclear Energy Liability Exclusion (Broad Form)

HH 03 01 Deductible Liability Insurance.....

HH 20 01 Primary and Noncontributory – Other Insurance Condition

HH 24 01 Consent To Settle

HH 24 03 Conditions Amended – Reliance on Other Insurer’s
Application

HH 24 04 Conditions Amended – Premium Audit.....

HH 24 05 Coverage Territory Definition Amended Endorsement

(Coverage B).....

HH 21 11 Fungi or Bacteria Exclusion.....

HH 24 06 Limited Fungi or Bacteria Coverage.....	143
HH 24 07 Waiver of Governmental Immunity	143
HH 24 08 Waiver of Charitable Immunity	143
HH 24 09 Binding Arbitration	144
HH 24 10 Non-Binding Arbitration.....	144
HH 24 11 Amendment of Insured Contract Definition	144
HH 24 12 Waiver of Transfer of Rights of Recovery against Others to Us	144
HH 25 00 Separate Aggregate Limits for Coverage A and Coverage B	144
HH 25 01 Amendment of Limits of Insurance	145
Application and Declarations	145
HH AP 01 Application for Home Healthcare Liability Insurance ...	145
HH DS 01 Home Healthcare Declarations	145

Chapter 11: Terrorism Endorsements.....	147
Terrorism Coverage Endorsements.....	147
HH 21 15 Cap on Losses from Certified Acts of Terrorism.....	147
HH 21 17 Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism	147
HH 21 18 Certified Acts of Terrorism Aggregate Limit; Cap on Losses from Certified Acts of Terrorism.....	148
HH 21 21 Exclusion of Other Acts of Terrorism Committed Outside The United States; Cap on Losses from Certified Acts of Terrorism.....	148
HH 21 28 Limitation of Coverage for Terrorism on an Annual Aggregate Basis.....	148
HH 21 29 Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	148
Terrorism Exclusion Endorsements.....	149
HH 21 16 Exclusion of Certified Acts of Terrorism	149
HH 21 20 Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism Committed Outside The United States	149
HH 21 27 Exclusion of Terrorism	149
Conditional Terrorism Endorsements.....	150

HH 21 24 Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	150
Disclosure Endorsements	151
HH 09 85 Disclosure Pursuant to Terrorism Risk Insurance Act.....	151
HH 09 98 Disclosure of Premium through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)	151
HH 09 99 Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act	151
Appendix A: Endorsement Table	153
Appendix B: HH 00 01 06 18—Home Healthcare Liability Coverage Form	