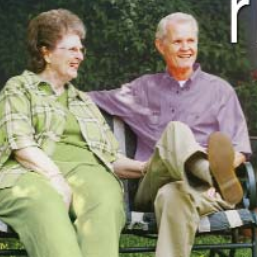


insurance ^{and} risk management _{for}

home healthcare • staffing • hospice



Fall Prevention fall prevention

The Facts

- Falls are the leading cause of injuries for adults over the age of 65
- 3 in 10 adults over the age of 65 fall each year
- Falls cause 90% of broken hips
- Falls are more common than strokes and the consequences can be just as serious
- Most of the health problems that increase the chance of a fall are known and treatable

Common Causes

Some common health problems for falling include:

- Mobility problems and unsafe footwear
- Vision problems
- Drop in blood pressure
- Numerous daily medications
- Tripping hazards

Reduce the Risk

- Exercise regularly
- Wear sensible shoes
- Remove home hazards
- Keep living space brightly lit
- Use assistive devices like a cane or walker

Fall Prevention Program

- Complete an initial fall assessment
- Develop patient-specific fall prevention strategies
- Educate the patient and family members on the fall prevention strategies
- Communicate plan with others to ensure constant care
- Monitor and reassess the fall plan on an on-going basis

irwin siegel
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insurance & risk management
human service programs



Did You Know?

ISA's Home Healthcare Program

provides professional liability and general liability coverage to specialized providers of health care. Non-owned automobile coverage and excess coverage is available.

Program Highlights

- Limits Up to \$1 million each claim; \$3 million aggregate primary coverage
- Separate limits are available for professional liability and general liability coverage
- Up to \$10 million in excess coverage is available

Key Competitive Advantages

- Written through A+ rated carriers
- Admitted carrier available for selected accounts
- Experienced underwriting teams specializing in the Healthcare Industry
- Competitive coverage terms and added value services

Does your organization have the proper coverage and resources to meet the unique challenges faced by Home Healthcare, Staffing, and Hospice facilities?

Contact Irwin Siegel Agency, Inc. for more information on insurance solutions and risk management resources designed to support your organization's mission.

Phone: 1.800.622.8272

Email: solutions@siegelagency.com

Supporting those who support others™

Irwin Siegel Agency, Inc. offers professional and general liability coverage to hospice/respite, nurse staffing organizations and home healthcare agencies that employ health care professionals. Our team of underwriters, claim specialists and risk professionals understand the complexities and unique challenges facing these programs. ISA can provide a customized insurance program to meet specific needs of your organization.

ISA provides our program through an A+ (Superior) by A.M. Best and A+ (Strong) by Standard & Poor's rated carrier. While you focus on the various needs of those you serve, do not forget that your insurance policy plays a vital role in the stability and longevity of your program. Irwin Siegel Agency, Inc. goes beyond just handling your insurance needs; we strive to support your endeavors through multiple coverage options, an experienced risk management team, and personal service available to you whenever you need it.

Program Parameters

Professional Liability Limits

- ▶ Up to \$1 million for each claim; \$3 million aggregate
- ▶ Higher limits are available
- ▶ Claims made coverage on the professional liability
- ▶ Occurrence coverage for general liability

Personal Injury

- ▶ Included

Licensing Board Defense Coverage

- ▶ \$5,000 for each investigation; \$10,000 aggregate

Confidential Patient Information Endorsement

- ▶ Available at \$100,000 limit

First Aid Coverage

- ▶ \$2,500 limit

Assault Coverage

- ▶ \$5,000 limit

Physical Abuse or Sexual Misconduct Coverage

- ▶ Available

Damage to Property of Patients

- ▶ \$500 each occurrence; \$5,000 aggregate

Non-Owned Automobile Liability Coverage

- ▶ Up to \$1 million

Employee Benefits Liability

- ▶ Included in most states

Excess Coverage

- ▶ Accord application acceptable

Workers Compensation

- ▶ Available

Liability Highlights healthcare liability highlights

- Other Payments (defense costs, interest, etc.) may be available.* *Abuse Excluded*
- Separate limits of liability apply to Professional and General Liability.
- No specific primary exclusion for punitive or exemplary damages.
- Insuring agreements "pay on behalf of" the Insured.
- Expertise & Superior Service. We strive to provide you with the best service in the industry characterized by a responsive and seasoned staff of underwriters.

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We trust that the combination of financial strength, breadth of coverage, expertise, commitment to service, and flexibility are some of the ingredients that make ISA an excellent choice for you.