

You apply your resources to caring for your patients' well-being. We'll apply ours towards managing your business risk.

Proven business coverage in an ever-changing home healthcare environment

Due to an aging population, the growing trend of community-based care, changing payer reimbursement practices, and cost and convenience, the demand for home healthcare continues to increase. Now, more than ever, it is imperative to have an insurance carrier that understands your changing risks. With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare professional liability insurance products and services in the U.S. Whether you are a VNA or provide IV therapy, rehabilitation, skilled nursing, or homemaker services, CNA can offer you the valuable insight and core coverages you need to help protect your organization.

An experienced approach to protecting your assets

Our dedicated CNA HealthPro underwriting team consists of professionals with an average of more than 15 years of experience in the allied healthcare facilities market. We understand the ever-changing landscape of the healthcare industry and the unique risks related to the clinical services our customers provide. We draw upon this expertise every day as we work with our customers to determine how the services they provide are evolving in order to further develop tools and tailor coverages to help protect their organizations.

Coverages designed to meet the needs of home healthcare

Our insurance products for home healthcare are structured to provide a broad spectrum of protection for various aspects of each customer's organizational needs.

Core Coverages:

- Healthcare Professional Liability
 - Professional liability for independent contractors can be added
- General Liability
- Coverage for claims alleging "abuse"
- Umbrella and Excess liability

Additional Coverages:

- Commercial automobile liability including hired and non-owned coverage
- Property including loss of patient property
- Cyber liability coverage through CNA NetProtect®
- Collateral lines coverages

For a complete listing of coverages, visit www.cna.com/healthpro.

Reduce loss exposures with CNA risk control resources

With a nationwide staff of highly experienced risk control consultants and our complimentary CNA HealthPro Risk Control materials available at www.cna.com/riskcontrol, we offer risk control solutions to help you identify and manage exposures across your organization.

Risk control services and materials include:

- Customized educational materials, including newsletters and claim trend studies
- Detailed claim analyses
- Onsite assessments, including outpatient and clinical care services
- Organizational risk evaluations
- Specialty-specific seminars
- Telephone and e-mail support and consultation

Count on CNA claim service excellence when you need us most

CNA HealthPro Claim is comprised of more than 100 professionals, located strategically throughout the U.S. Averaging over 22 years of service in the industry, we are dedicated to resolving even your most complex health-care claims in a timely and fair manner. With experience as attorneys and healthcare providers, our claim staff resolves thousands of claims—for individual allied health-care providers as well as the largest integrated delivery systems—every year. The result is an impressive breadth and depth of insight that helps us stay ahead of legal trends and developments in order to better protect our policyholders when a claim arises. And when necessary, our legal defense team brings together nationally known defense attorneys and expert witnesses to develop innovative claim management and legal strategies to achieve the best possible outcome. Because we understand the many varied services provided by allied healthcare facilities including home healthcare, you can count on CNA HealthPro Claim to deliver responsive, professional and equitable service.

CNA HealthPro — the right choice for home healthcare

For more than 100 years, we've been helping businesses proactively manage their risk. With customized coverages and services for healthcare providers, we offer collateral lines coverage to address the needs of large and small organizations. From our more than \$50 billion in assets to our "A" rating for financial strength and solid industry reputation for risk control and claim management, when you want an experienced carrier dedicated to home healthcare ... **we can show you more.SM**



Business insurance you can feel good about. To learn more about our flexible, innovative approach to underwriting risks for home healthcare providers, contact your local independent agent or visit www.cna.com/healthpro.