

# insurance<sup>and</sup> risk management<sup>for</sup>

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

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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](mailto:solutions@siegelagency.com)

*Supporting those who support others<sup>sm</sup>*

**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

## healthcare liability highlights

- Other Payments (defense costs, interest, etc.) are in addition to, or do not reduce, the limits of your primary insurance.
- 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.

This flyer is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Only the policy can provide the actual terms, services, conditions, and exclusions.