

Home Healthcare — Basic and Skilled



For more than 50 years, Western World has provided wholesalers with a range of general liability and commercial insurance products and services to meet their clients' ever-changing risk challenges. Within the healthcare industry, we provide coverages for Home Healthcare, both basic and skilled services.

Home Healthcare — Basic and Skilled

We can consider basic and skilled services including medication reminders provided by CNAs, Nurses, Aides, Homemaker Health Aides, Home Companions, RNs, LPNs, LVNs and licensed therapists.

We target risks performing in-home patient services and can consider 24-hour services when done in shifts.

Nurses/Healthcare

We can also provide coverage for an individual nurse, who is an employee of another organization and seeking additional coverage.

Occurrence Coverage

- Coverage provided on occurrence basis for general liability and professional liability

Sexual Molestation Liability

- Sexual Abuse coverage is included at \$25,000/\$50,000 limits; additional limits up to \$1 million/\$1 million can be added for additional premium

Hired/Non-Owned Auto

- Hired/Non-Owned Auto coverage can be added on sub-limited basis for a charge

Broad Coverage Offering

- Employees as Insureds (Professional Liability)

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About Western World

Dedicated Underwriting Team

Western World employs an experienced and dedicated team to help agents and their clients manage their risks.

Coverage Form

Underwriting and Classification Guide

We have a comprehensive, easy to use underwriting and classification guide to assist you in writing most risks within your authority.

Convenient Platform

Western World utilizes our Western World Integrated Platform (WWIP), which allows producers the ability to rate, quote, bind, and issue policies in one system. WWIP is a long-standing, highly rated and user-friendly system.

Financial Security

Western World Insurance Company carries an A.M. Best Group Rating of A (Excellent), Financial Size Category XV.

Claims

Western World's Claims Professionals have developed extensive expertise in dealing with the exposures of the markets we serve, and do so with great attention to the needs of our policyholders. We are focused on resolving all meritorious claims promptly and in accordance with sound claims handling practices.



Contact

To learn more about Western World or coverages for Casualty in particular, please contact your Western World Underwriter.

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Western World Insurance Company, an AIG company, is a U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit www.aig.com.

All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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