



BEST CHOICE

INSURANCE AGENCY

15 Village Square Center
St. Louis, MO 63042

314-731-1400
Fax: 314-731-1401
www.bestchoiceinsurance.com

Insurance Coverage Recommendations for In Home Services

A) Required Coverage's

- 1) General Liability-\$1,000,000 Occurrence/\$3,000,000 aggregate
Occurrence Form
- 2) Professional Liability-\$1,000,000 occurrence/\$3,000,000 aggregate
Occurrence or Claims Made
- 3) Dishonesty Bond-
- 4) Workers Compensation- if 5 or more employees
Statutory- 100,000 each accident/\$500,000 disease-policy limit/\$100,000 disease
employee

B) Recommended Coverage's

- 1) Sexual Abuse/Molestation
- 2) Umbrella or excess policy
- 3) Real and/or personal Property
- 4) Employment Practices Liability
- 5) Higher Workers Compensation limits
- 6) Business Income
- 7) Non-Owned Auto Liability
- 8) Director and Officers Liability
- 9) Computer coverage
- 10) Owned Auto Coverage-if corporate Owned

C) Coverage's to consider

- 1) Employee Benefits Liability
- 2) Health Insurance
- 3) Life Insurance
- 4) Employee Benefits
- 5) Earthquake and Flood
- 6) Hired Car Physical Damage
- 7) Equipment Breakdown

SIGNATURE OF INSURED

DATE

SIGNATURE OF AGENT

DATE