

## Domestic Employer Insurance Protection

Many seniors and families feel they must use an agency for in-home care in order to be protected from liability in the event the caregiver is injured or causes injury to the senior or property. Families may also be fearful of the possibility of theft. For these reasons CareFamily provides protections for seniors and families that wish to hire caregiver(s) privately.

### Professional and General Liability Insurance

CareFamily protects seniors and families with a \$1 Million policy for Professional and General Liability Insurance issued in each caregivers' name.

**PRINT**

**ACORD**      **CERTIFICATE OF LIABILITY INSURANCE**      DATE (MM-DD-YYYY) 04-03-2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<p><b>PRODUCER</b> Specialized Insurance Services Inc. 2250 Old Ivy Road Suite 5 Charlottesville, VA 22903</p>	<p>Contact Name: Sherrie Crawford</p> <p>Phone (A/C, No, Ext): (434)529-6000      FAX (A/C, NO): (866)264-7244</p> <p>Email Address: scrawford@specializedins.com</p>														
<p><b>INSURED</b> Lucy TCG Jones 1209 Test Account Rd Chesapeake, Virginia 23320</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">INSURER(S) AFFORDING COVERAGE</th> <th style="width: 30%;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: US Risk Inc</td> <td>000000</td> </tr> <tr> <td>INSURER B: Accident Fund National</td> <td>12305</td> </tr> <tr> <td>INSURER C: US Risk Inc</td> <td>000000</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: US Risk Inc	000000	INSURER B: Accident Fund National	12305	INSURER C: US Risk Inc	000000	INSURER D:		INSURER E:		INSURER F:	
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**Please call us at 877-444-4112 x 3 with any additional questions**

## Domestic Employer Insurance Protection (cont.)

### Bond Certificate

CareFamily provides \$25,000 Bond Certificates in each caregivers' name to protect against theft and damages.

rights to the certificate holder in lieu of such endorsement(s).				EMAIL ADDRESS:			
PRODUCER Specialized Insurance Services Inc. 1912 East Broad Street Chesapeake, VA 23029							
						INSURER(S) AFFORDING COVERAGE	
INSURED Lucy TCG Jones 1209 Test Account Rd Chesapeake, Virginia 23320				INSURER(A)			
				INSURER(B)			
				INSURER(C)			
				INSURER(D)			
				INSURER(E)			
COVERAGES				CERTIFICATE NUMBER: 105749568	REVISION NUMBER:		
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR WVD	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT
	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR AGGREGATE LIMIT APPLIES PER:						EACH OCCURRENCE \$ PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB OCCUR CLAIMS-MADE EXCESS LIAB						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR (PARTNER/ EXECUTIVE OFFICER / MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS			N/A			WC STATU-Tory LIMITS OTHER EL EACH ACCIDENT \$ EL DISEASE - EA EMPLOYEE \$ EL DISEASE - POLICY LIMIT \$
	x Third-Party Crime Bond						\$25,000 per incident
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)							

### Optional Worker's Compensation

Although CareFamily's complete care solution covers your caregivers with bonding and liability, you may need to consider a worker's compensation policy. Our liability insurance covers your loved one in case of an incident while under your caregiver's care but does not cover the caregiver in case the caregiver is injured.

Many states require household employers to carry worker's compensation insurance, which protects your household employee should they experience a work-related injury or illness. Check with your state to ensure you know and adhere to their requirements. Please note that some homeowner's insurance companies have worker's compensation insurance coverage for household employees. CareFamily uses a third-party provider to issue optional Worker's Compensation. Price for this service varies by state and is based on a percentage of the caregiver's wages.

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