

Compassionate Hearts Home Health Care LLC

Thank you for providing biBERK the opportunity to quote your Professional Liability (E&O) insurance. Our mission is to protect your business so you have the peace of mind to do what you do best.

Professional Liability (E&O) Quote: 34736893

\$28.50

\$28.50 per month, 12 monthly payments
(\$308.00 yearly, save \$34.00)
\$342.00 total cost

Policy Start Date 03/02/23 Coverage for one year.

Quote pricing is valid for 10 days from the policy start date.

The next payment will be due 30 days after purchase and continue each month consecutively until the policy is paid in full.

Save \$7 per payment by selecting autopay or by paying the total policy cost.

COVERAGES

- Professional Liability (E&O)
- Cyber Liability

DEDUCTIBLE

Per Occurrence None

LIMITS


Per Occurrence \$1,000,000

Aggregate \$1,000,000

Questions?

Your licensed team is here to help.

 experts@biberk.com

 **1-844-472-0967**
Mon-Fri, 7AM-9PM EST

Why biBERK insurance?

We're part of Berkshire Hathaway, a company led by Warren Buffett, and one of the world's largest insurance groups, paying over \$35 billion a year to resolve claims.

- Outstanding customer service
- Online certificates of insurance
- Affordable payment plans

Customer Reviews

★★★★★ 4.8 / 5

Calculated from customer reviews over the past 12-months.

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Quote Pricing Expires 03/12/23

Policy Details of Your Plus Plan

Coverages

Specific events trigger coverage by this policy.

✔ Professional Liability (E&O)

Professional Liability (E&O), also called Errors & Omissions Insurance, covers lawsuits or claims made by your client that your services caused them to suffer financial harm through:

- Mistakes or alleged mistakes on your part (errors)*
- Failure or alleged failure to perform some service (omission)






Common claims for errors and omissions lawsuits include:

- Negligence or misrepresentation
- Violation of good faith and fair dealing
- Wrong advice
- Privacy violations

* Professional Liability (E&O) Insurance covers the cost of defending a lawsuit even if the lawsuit is groundless.

✔ Cyber Liability

Cyber Liability add-on insurance protects your business against the growing threat of cyber liability, such as:

-  A data breach regarding private customer, employee, or client information
-  Coverage for regulatory action defense if a governmental agency requires
-    your appearance in court

Benefits

This policy provides specific benefits in the event of a covered loss.

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✓ Professional Liability (E&O)

- \$1,000,000 of coverage for any errors and omissions lawsuit
- \$10,000 of coverage for any disciplinary proceedings regarding a license or certification
- \$500/day up to \$10,000 of coverage if you are sued or disciplined and must make an appearance

✓ Cyber Liability

- \$100,000 of coverage for a data breach involving private customer or client information
- Regulatory action defense if a government agency requires your appearance in court

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Deductible

Your deductible per occurrence amount is what you are responsible for before your policy pays for each event that results in a covered loss.

Per Occurrence None

Limits

The per occurrence limit is the maximum amount paid out for a covered loss resulting from a single event. The limit includes claim expenses such as defense cost*.

Per Occurrence \$1,000,000

The aggregate limit is the maximum amount paid out for all covered losses during the policy period. The limit includes claim expenses such as defense cost*.

Aggregate \$1,000,000

* Does not apply in Montana and New York.

Premium

The premium is the amount you pay monthly or yearly to purchase this policy.

Monthly \$28.50 12 monthly payments of \$28.50

Yearly \$342.00

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Why You Need Professional Liability (E&O) Insurance

Professional Liability (E&O) insurance is also known as Errors & Omissions.

Substantiated Lawsuits

Professional Liability (E&O) Insurance is highly recommended for Healthcare - Home Health Aides due to the possibility of costly professional services lawsuits in this industry.

Groundless Lawsuits

We provide legal counsel even if a lawsuit is groundless, saving you money and providing peace of mind.*

Part of Berkshire Hathaway

You can insure your business with confidence when you work with biBERK. We're part of Berkshire Hathaway, a company led by Warren Buffett, and one of the world's largest insurance groups, paying over \$35 billion a year to resolve claims. From jargon-free policies providing affordable, comprehensive coverage for your operations, people, and property, to attentive customer service, it's easy to understand why more businesses are turning to biBERK.

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Cancellation Policy

To cancel your policy, please call one of our insurance consultants at 1-844-472-0967. Please note that policies cannot be cancelled by voicemail or email. Also be aware that state regulations or policy language may affect when we are able to offer cancellation.

*Subject to the Following Terms and Conditions:

Your annual premium is subject to change after coverage has been bound. Please be aware that the information submitted to us by you is subject to verification via an annual audit in accordance with the terms of your policy.

If you cancel the policy, you may be subject to a short rate penalty. This penalty is usually around 10% of the unearned premium. For example, if you cancel a few days in the penalty will be around 10% of the annual premium if you cancel halfway through it will be around 5%. The highest the penalty could be relative to the earned premium is 18.24 times.

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and [NY: Substantial] civil penalties. (Specific language not applicable in Colorado, Florida, Hawaii, Massachusetts, Nebraska, Ohio, Oklahoma, Oregon, Tennessee, or Vermont; in the District of Columbia, Louisiana, Maine, Virginia, and Washington, insurance benefits may also be denied.)

For full terms and conditions, please visit <https://www.biberk.com/terms>

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Contact Details

Your contact information:

Jackline Namara
begmisa@gmail.com
(682) 414-4194

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Application Questions & Answers

Answers I provided to biBERK are true, correct and complete to the best of my knowledge.

The structure of your business is:

Limited Liability Co. (LLC)

The name of your business is:

Compassionate Hearts Home Health Care LLC

We can connect with you at the email address:

begmisa@gmail.com

Your business has 1 employee(s)

Your business is in the Caretaker: In-Home Personal Assistant industry.

Where does your business operate?

I run my business out of my home

Your business was started in the year:

2022

1 healthcare professionals in your business.

You currently do not have healthcare student(s) that work for your business.

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Your policy should start:

March 2, 2023

You currently do not have a Professional Liability (E&O) policy.

You have had 0 claim(s) in the last three years.

Are any business owner(s) or staff an MD (Medical Doctor)?

N

Do you practice any radiology or medical dosimetry?

N

In the past 3 years, has any party threatened or made claims for damages or other legal remedies against you or against any business entity with which you or any other business owner have been associated as owner, principal, officer, or employee?

N

You do NOT do the following:

Provide health care services or advice that requires a licensed health care professional