



## **SourcePoint In-Home Care Provider Insurance Requirements**

- Comprehensive Public General Liability: \$1,000,000 single limit occurrence including coverage for personal injury and property damage.
- Automobile Liability: \$1,000,000 single limit occurrence including owned, hired, and non-owned motor vehicles providing coverage for damages because of bodily injury or property damage arising out of the ownership, operation, maintenance, or use of a motor vehicle.
  - Personal automobile insurance coverage is sufficient for a provider that is a Sole Proprietor with no employees.
- Employee Dishonesty: coverage of not less than \$25,000, which may be satisfied by inclusion within the Comprehensive Public General Liability policy, by a separate Employee Dishonesty Policy or rider or a bond issued by a bonding or surety company.
- The following language and extensions shall be included in the Provider's required liability insurance policies:

"SourcePoint is an additional insured with respect to work and/or services performed by the named insured as required by written contract or agreement. All insurance shall be primary and non-contributory with any insurance carried by the Additional Insureds. This includes a Waiver of Subrogation in favor of the additional insured. 30-day notice of cancellation applies."