

# Why Do I Need Professional and General Liability Insurance?

A common question from our non-medical home care clients is:

**“I am a non-medical homecare provider, why do I need PROFESSIONAL liability insurance?”**

Good question, and since general liability is so much less expensive than a general/professional package, it is a question worth some consideration.

## Why Professional Liability?

Most general liability insurance policies include an exclusion for professional services. Typically, the term "professional services" remains undefined in the policy, except as it is elaborated upon in the exclusion itself. Here is an example from a policy that was being sold as 'all the insurance you need as a non-medical home care provider'. From Section B, EXCLUSIONS:

### *J. Professional Services*

"Bodily Injury", "Property damage", "personal injury", or "advertising injury" due to rendering or failure to render any professional service. This includes but is not limited to:

- (1) Legal, accounting or advertising services;
- (2) Preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, survey, change order, designs or specifications;
- (3) Supervisory, inspection or engineering services;
- (4) Medical, surgical, dental, x-ray or nursing services treatment, advice or instruction
- (5) Any health or therapeutic service treatment, advice or instruction;
- (6) Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement or personal grooming;



It has been our experience that bathing and dressing a client is a normal part of the non-medical home care experience, as is moving a client from bed to bath and back. Under this policy, damage to a client resulting from these activities would not be covered.

The Solutions Group recommendation? We recommend professional liability for any agency that provides personal care services or touches a client in any capacity.

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