

# WHINS Checklist: Home Health Care Agency Insurance in California

Quote preparation checklist

## What to Gather Before Requesting a Quote

- Services provided: skilled nursing, therapy, non-medical care, companion care, or mixed services.
- Employee counts, class codes, caregiver driving, client transport, and background checks.
- Professional liability, abuse/molestation, HNOA, EPLI, cyber, workers compensation, and bond requirements.
- Licensing requirements, contracts, loss history, and payroll details.

## Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

## Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.