

COMPREHENSIVE COVERAGE FOR HME DEALERS & DISTRIBUTORS AND O&P FACILITIES



Designed specifically to meet the needs of HME/DME dealers, distributors, retailers and O&P facilities, HOMed can provide an all-in-one insurance package tailored to your business. And our approach goes beyond just insurance, with a full range of risk management services – including training courses developed by medical equipment and O&P experts – to answer the need for vital employee training, help reduce claims and save money over time.

Like no other company, we understand the challenges and potential exposures associated with these industries – and we're ready to create an insurance package to fit your business today.

WE OFFER CUSTOMIZED INSURANCE PACKAGES IN 3 KEY CATEGORIES:

HOME MEDICAL EQUIPMENT & DURABLE MEDICAL EQUIPMENT

For retail businesses that provide medical equipment directly to the consumer, including protection for rental of product, delivery, assembly, maintenance and instruction in customers' homes

MEDICAL EQUIPMENT DISTRIBUTORS

For businesses that wholesale or distribute soft goods, home medical equipment and/or durable medical equipment

ORTHOTIC & PROSTHETIC FACILITIES

Our program extends coverage to orthotic and prosthetic facilities that design, develop, fit and manufacture orthoses and prostheses.

AVAILABLE COVERAGES INCLUDE:

Product Liability

Privacy Liability

Professional
Liability

Automobile
Liability

General Liability

Employee
Benefits Liability

Property,
including Property
Off premises
and/or In Transit

Employment
Practices
Liability

Business Income
Actual Loss
Sustained

Crime
Excess Liability

Sexual or Physical
Abuse Liability



Phone us directly or have your insurance agent
contact us for a proposal:
(800) 822-3747

Visit our website for an overview of
specialized programs and coverages at
HOMedIns.com



RISK MANAGEMENT

AT McNEIL & Co., WE BELIEVE IN TAKING A PROACTIVE ROLE in reducing our clients' risk – and trying to prevent loss before it happens. That's why we provide a full suite of innovative risk management measures, including risk assessments, training and employee education.

OUR RISK MANAGEMENT DEPARTMENT HAS CONSISTENTLY WITNESSED THE VALUE WE BRING TO CLIENTS by reducing loss occurrence and the associated costs, and we partner with our policy holders in identifying potential exposures and developing the most effective measures to control these exposures.

E-LEARNING, OUR ONLINE TRAINING AND TRACKING MANAGEMENT SYSTEM, PROVIDES 24/7 INSTANT ACCESS to resources like patient oxygen safety and HIPAA standards courses at no additional cost. These help our clients educate their employees about the risks and key safety procedures unique to the HME/DME and O&P industries—and reduce the cost to their business.

OUR TRAINING AND EDUCATION SERVICES also include alerting clients to OSHA concerns and a distribution network so that all clients benefit from the finest services and training obtainable.

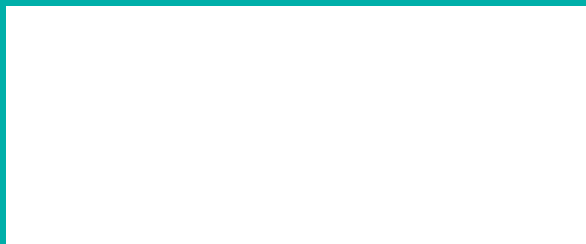
For a complete listing of our risk management resources, courses and programs, visit mcneilandcompany.com or call us directly at (607) 246-7532



McNeil & Co. has become the leader in specialized risk management and insurance for one reason: we live and breathe our clients' businesses – with a suite of policies that are never off-the-shelf, with a service that's always a step ahead and with training and risk management programs designed to prevent loss before it occurs.

That's why we've been in the business for over 25 years and why our clients see us as consultants, experts and partners for the long haul. Our specialized programs include AdvenSure, AnimalKeepers, ASIP, BISA, ESIP (and Benefits), FireWatch, HOMed, WildPRO and the Bar, Tavern, Club Program.

REPRESENTED BY:



Visit our website for an overview of our specialized programs and coverages:
mcneilandcompany.com



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Fax: (607) 756-6225

This brochure is not all-inclusive. Coverages, eligibility and availability may vary by state.



**Specialized Insurance
for the Home Medical
Equipment Industry**