



DII

**HOME HEALTH CARE +**  
Customized Coverage for  
Health Care Agencies

Comprehensive Coverage



Affordable Pricing



Loss Prevention Services



Claims Consulting



Responsive Service

# HOME HEALTHCARE+

Americans are living longer and more active lives, with a strong desire to remain in the comfort of their homes. Home Health Care agencies have stepped in to meet this demand for consistent, compassionate care for all of their patients.

## If only it were that simple.

Revenue fluctuations, employee turnover, government regulations, constituent requirements, and workplace accidents can affect the future of an agency in a matter of weeks. Home Health Care agencies need an insurance partner that provides proactive, responsive, and preventative risk management for franchisors, franchisees, and independent agencies.

At DII, *we specialize in understanding risks and compliance issues* to help transfer or mitigate any problems efficiently and affordably. With our support, Healthcare companies can focus on doing what they do best - caring for their clients.



**DII**

## HOME HEALTHCARE+ offers all agencies:

- Assurance of competitive and comprehensive insurance coverage with flexible payment.
- Claim prevention and loss control services to assist you at your time of greatest need. Along with industry specific claims and risk management, we provide tools to *help prevent losses* like employee injuries.
- Formalization of Human Resource policies and procedures, including hiring practices.
- Facilitation of claim reporting and processing with our dedicated claims manager *who is independent from the insurance carrier* and will help provide the best possible outcome.

**DII**

## HOME HEALTHCARE+ for Franchisors, Franchisees, & Independent Agencies:

- **Franchisors:** DII Home HealthCare+ helps develop requirements of franchisees that strike the optimal balance of protection for all constituents while remaining accessible.
- **Franchisees:** DII Home HealthCare+ helps develop programs that meet or exceed franchisor requirements while protecting franchisee assets at a reasonable cost.
- **Independent Agencies:** DII Home HealthCare+ designs programs that allow independent firms to meet or exceed licensing and legal requirements without breaking the bank.

## Why DII

As a Top 100 Property & Casualty Broker in the US, we write insurance in all 51 jurisdictions and internationally.

Our clients have trusted DII as their partner and advisor since 1969. We earned this trust by developing plans that help our customers enjoy certainty and security at an affordable price point. Our services are proactive and ongoing, affording clients the time to run their businesses while we deal with the prevention of unanticipated events. Our goal is to minimize the total cost of our client's risk, while providing greater coverage than the industry norm.

**We are driven by integrity and performance. By understanding a business' total risk and asset environment, we respond quickly when you need us most.**

## Crisis Care

Our 24/7 premier services are particularly important during an emergency. When the unexpected occurs, call us first and we'll explain your coverage options. We'll then contact the insurance carrier to mobilize their services on your behalf. Because we thoroughly understand your policies, we are ideally situated to manage the claims process and achieve the best possible result.

## Customized Policies

DII understands that you may be in a unique position, and "one size" by no means fits "all". The insurance programs we develop are customized for each health care franchisor, and are further expanded to meet the unique risk characteristics of a franchisee.



### Claims Consulting:

We train staff on forms submission and presentation of materials for efficient claims resolution

### Workers' Compensation (WC) Loss Prevention:

We provide training to prevent Workers' Compensation (WC) loss and help improve HR hiring practices

## What our clients are saying:

"We've been with DII for over 5 years now and we've been very happy with their service. Every year, well before expiration date of our policy, they do an extensive market research and ensure we have the most adequate and cost-effective coverage."

**Ramzi Rihani, President & CEO, Options Corp**

"Five and a half years ago, when I was starting my Home Care business, a friend put me in touch with Josh Haisfield from Diversified Insurance. He has proven to be an invaluable resource ever since. Josh knew exactly what types of coverage I needed and how much in each category. Josh has written insurance for many home care agencies. I was comforted by the fact that he knew more about what I needed than I did. Other agents said, "We can put something together for you." Josh knew exactly what we needed and, as we have grown, he has advised us every step of the way. The prices are competitive. The service is top notch. And Josh is great to work with. I can't recommend him more highly."

**Danny O'Brien, Founder & CEO, Avila Home Care**

"I have been thoroughly satisfied since switching to DII, most notably in cost savings, obtaining additional coverage for an emerging risk area, and the responsiveness which has been excellent. My agent checks in on me regularly and always gets back to me timely when I need assistance..."

**Mitch Opalski, President & Owner, Synergy of Arlington**

Josh approached our in-home care agency years ago with a cold call and won us over with his industry knowledge and pricing. Josh is always available to help whenever we are in need of assistance and he consistently makes excellent recommendations for the betterment of our business. We are very thankful for the great working relationship that we have with Josh and his team.

**Jonathan Goldman, Director of Operations, Lisa Vogel Agency**



### Contact Josh Haisfield

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Build relationships  
Protect what matters  
Serve when needed