

Home Medical Equipment Dealers



Home Medical Equipment Dealers Program was designed to cover dealers that sell a wide range of reusable and disposable medical products to physicians, hospitals, and various other quasi-medical facilities (e.g., nursing homes, residential treatment facilities, rehabilitation centers, etc.), as well as directly to private individuals for use in their homes. Insureds may also lease a variety of medical equipment for short- or long-term use by medical professionals and private individuals. Goods may be sold in a wholesale or retail capacity

Coverages

Coverages: General Liability, Professional Liability, Umbrella, Property, Auto

Covered Items Include:

Crutches, canes, walkers, wheelchairs, and scooters; portable commodes and other bathroom aids for mobility impaired patients; portable whirlpool jets; ostomy supplies (e.g., wrist and ankle wraps, knee braces, etc.); diabetic supplies; disposable linens (e.g., bed pads); incontinence and catheter supplies; blood pressure cuffs; hot and cold compresses; bedside trays; breast pumps; bed pans; surgical gloves; hypodermic syringes; tongue depressors; stethoscopes; cotton balls and swabs; bandaging materials; surgical gloves; antiseptics, sterilizers, and various types of cleaners; bed wedges; seat cushions; pillows; linens and pads (suitable for hospital beds); back support cushions.

Semi-electric and fully electric hospital beds; electrically powered lift chairs, portable respirators; stress-testing equipment; automated blood-analyzing equipment; oxygen and/or ether tanks; various other types of medical equipment; and typical doctor's office furniture (e.g., examining tables, padded stools, etc.)

Screwdrivers, hammers, drills, wrenches, pliers, and various other handheld and powered tools used by service and repair technicians.

Merchandise display fixtures; materials-handling equipment standard office equipment (e.g., photocopiers, computers, fax machine, etc.) and furniture.