
HOUSE CONCURRENT RESOLUTION

REQUESTING THE DEPARTMENT OF HEALTH AND DEPARTMENT OF HUMAN SERVICES TO EDUCATE OPERATORS OF ADULT RESIDENTIAL CARE HOMES AND COMMUNITY CARE FOSTER HOMES ABOUT THE APPROPRIATE INSURANCE FOR THEIR BUSINESS.

1 WHEREAS, community-based care is a major component of the
2 long-term care system, the importance of which will increase as
3 the population of Hawaii ages; and
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5 WHEREAS, at present, some homeowners, after using their
6 homes for personal residential use only, choose to convert the
7 homes into adult residential care homes or community care foster
8 homes; and
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10 WHEREAS, while using their homes for personal residential
11 use only, they purchase homeowners insurance, which generally
12 covers property damage and certain liability exposure; and
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14 WHEREAS, after conversion to adult residential care homes
15 or community care foster homes, some homeowners do not purchase
16 business or commercial liability insurance; and
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18 WHEREAS, the homeowners believe that their homeowners'
19 insurance will cover the business of operating an adult
20 residential care home or community care foster home; and
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22 WHEREAS, this belief is a mistake; for example, homeowners'
23 insurance does not cover business interruption; and
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25 WHEREAS, in essence, homeowners' insurance does not provide
26 adequate or proper coverage for the business of operating an
27 adult residential care home or community care foster home; and
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29 WHEREAS, better education is necessary to inform operators
30 of adult residential care homes and community care foster homes



1 of the advisability of carrying business or commercial liability
2 insurance; now, therefore,

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4 BE IT RESOLVED by the House of Representatives of the
5 Twenty-sixth Legislature of the State of Hawaii, Regular Session
6 of 2012, the Senate concurring, that the Department of Health
7 and Department of Human Services are requested to implement a
8 program to educate operators of adult residential care homes,
9 community care foster homes, and other home-based care services
10 about the appropriate insurance for their businesses; and

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12 BE IT FURTHER RESOLVED that the departments are requested
13 to coordinate the program with the relevant trade organizations;
14 and

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16 BE IT FURTHER RESOLVED that certified copies of this
17 Concurrent Resolution be transmitted to Director of Health and
18 Director of Human Services.

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OFFERED BY:

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FEB 08 2012

