

morikawa2 - Grant

From: cdomingo8@hawaii.rr.com
Sent: Monday, January 30, 2012 8:28 AM
To: HLTtestimony
Cc: manahan2 - Karen
Subject: HB 2276- Relating To Liability Insurance

Testifier's Name: Constante A. Domingo
Position: President Caregivers Association Health & Human Services Committees Tuesday,
January 31, 2012-10:00 A.M.
HB2776

I am testifying in favor of HB 2776 not only to protect the caregivers and families of their residents, but also the interest of landlords who rent out their properties to caregivers. I am testifying not as president of the above association, but as an individual who is genuinely concerned of the legal expenses involved if a serious bodily injury occurs in the home. The incidents that happened in the past and the recently stabbing in a foster home in Waipahu worried many caregivers. The United States is the most litigious nation in the world. Even though how careful a caregiver is, accidents do happen. What if a serious bodily injury occurs and the families of the resident sue the caregiver or the landlord who rents out the property to the caregiver? This is a serious matter and the caregivers must realize the necessity of carrying a liability insurance to protect their hard-earned assets. Paying a \$550 annual premium to carry a liability insurance gives caregivers peace of mind . I hope the members of the above committees will give this measure due consideration and pass it.

Constante A. Domingo