



Social Services Product – Non Profit Package

Our All-In-One Package product provides Non Profit Social Service organizations with the opportunity to purchase General Liability, Property, Social Services Professional, Directors & Officers and Employment Practices Liability Coverage all through one application, one policy and one carrier!



The HIT ZONE – *Our highest hit ratio*

 No losses or circumstances in the past five years

 Classes include but are not limited to:

Abused Adult Shelters (Battered Women)	Food Banks / Soup Kitchens	Referral Agencies
After School Tutoring	Gay / Lesbian Services	Religious Outreach
Animal Shelters / Rescue Groups	Government Assistance Services	Rescue Missions
Anxiety Counseling	Group Homes - mildly handicapped adults	School Social Work
At Risk Youth Counseling	Halfway Housing	Senior Activities Centers (Non Medical)
Big Brother / Big Sister Organizations	Healthcare Clinics	Sleep Disorder Counseling
Botanical Gardens	Historical Societies	Speech Therapists
Boys & Girls Clubs	Homeless Shelters	Spiritual Counseling
Career & Vocational Counseling	Horticultural Societies	Stress Management Services
Caregivers (Non Medical)	Hospices	Substance Abuse Recovery (Non Medical / Post detox)
Child Care	Job Placement Services	Thrift Stores
Community Centers	Learning Disorder Services	Transitional Housing
Conservation Groups	Parenting Education	Unwed Mothers/Single Parent
Counseling & Referral	Pregnancy Help Centers	Victims of Abuse
Counseling for Eating Disorders	Prison Families Support Services	Vocational Sheltered Workshops
Credit Debt Counseling	Psychologist Services	
Crisis Intervention (Non Suicide)	Reading Programs	

ELIGIBLE RISKS

- ▶ Any class not listed as ineligible
- ▶ No more than two claims in the past 5 years for any one line of business.

PRODUCT ADVANTAGES

- ▶ Separate limits of liability for D&O and EPL claims (Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis.)
- ▶ Full prior acts coverage for D&O and EPL coverage
- ▶ Unlimited Defense outside the limits
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Third party sexual harassment and third party discrimination coverage
- ▶ Separate limits of liability for General Liability/ Professional Liability (E&O)/ Abuse & Molestation.
- ▶ General Liability/ Professional Liability (E&O)/ Abuse & Molestation written on an Occurrence form
- ▶ Contingent Professional Liability for specific medical professionals
- ▶ Property written on Special Form
- ▶ Special Events Coverage available
- ▶ Hired and Non Owned Auto Liability coverage available
- ▶ Expanded definition of Bodily Injury to include Mental Anguish or Emotional Distress
- ▶ Optional Value Plus Endorsement
- ▶ Optional Equipment breakdown – includes free boiler inspection if required in your jurisdiction
- ▶ No General Liability deductibles
- ▶ Admitted Product available in most states
- ▶ Security of an insurance carrier rated A++ by A. M. Best

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INELIGIBLE RISKS

- ▶ Organizations with more than two claims for any one line of business in the past five years
- ▶ Organizations that accept the services of persons with a criminal background
- ▶ Organizations that permit continued involvement of anyone who has ever been convicted of a sexual abuse claim
- ▶ Organizations that have had a suspended or revoked license in the past three years or are currently under investigation for wrongdoing by any licensing agency or other authority
- ▶ Organizations with officers or board members who have been convicted of an arson felony
- ▶ Organizations with any knob-and-tube or aluminum wiring
- ▶ Organizations with commercial cooking areas that are not protected by approved automatic extinguishing systems and smoke detectors
- ▶ Risks Located in AK, AL, LA, MS, WV
- ▶ Classes include but are not limited to:

Abortion Clinics	Nursing Homes
Adoption Agencies	Political Action Committees
Children's overnight camping	Scouts
Foster Care	Suicide Hotlines
Group Homes - Moderate to Severe Mental Retardation	Suicide Prevention Services
Halfway Housing for ex-convicts	

AVAILABLE LIMITS

- ▶ **DIRECTORS & OFFICERS**
 - Up to \$5,000,000 for D&O and EPL. The EPL limit may not exceed the D&O limit
- ▶ **LIABILITY**
 - General Liability: \$1,000,000 / 3,000,000
 - Molestation & Abuse: Up to \$1,000,000 each claim
 - Professional Liability: \$1,000,000 / 1,000,000
- ▶ **PROPERTY**
 - Up to \$3,000,000 Total Insured Value (TIV) when no habitational exposure and risk is located in a Protection Class 1 – 6 zone. If habitational exposure exists, TIV cap is \$1,000,000
 - Up to \$1,000,000 when no habitational exposure and risk is located in a Protection Class 7 – 10 zone. If habitational exposure exists, TIV cap is \$500,000
 - Maximum Property value of \$500,000 per location for Coastal Zone accounts
- ▶ **UMBRELLA**
 - Up to a \$5,000,000 limit