

## Social Services Product – Non Profit Package

THIS PACKAGE PRODUCT IS DESIGNED TO INSURE SOCIAL SERVICES EXPOSURES WHICH INCLUDE BUT ARE NOT LIMITED TO; ANIMAL SHELTER / RESCUE GROUPS, BIG BROTHER/BIG SISTER, BOTANICAL GARDENS, CAREGIVERS (NON-MEDICAL), COUNSELING & REFERRAL, FOOD BANKS / SOUP KITCHENS, GROUP HOMES FOR THE MILDLY HANDICAPPED, RESIDENTIAL SHELTERS, SENIOR COMMUNITY CENTERS, SHELTERED VOCATIONAL WORKSHOPS, THRIFT STORES AND YOUTH COMMUNITY CENTERS.

WHY DO YOU NEED TO PURCHASE A NON PROFIT SOCIAL SERVICES PACKAGE PRODUCT?

- ▶ Slips & Falls that occur on your premises.
- ▶ Negligent care of an individual under your care, custody and control
- ▶ Coverage for theft of your personal property by employees.
- ▶ Board of Directors can be sued for mismanagement of funds
- ▶ Non-Owned auto exposure from employee / volunteers while performing services on behalf of the organization.

Our ALL-IN-ONE product will include the following coverages; General Liability, Professional Liability, Property, Crime, Special Events, Abuse & Molestation, Hired-Non Owned Auto and Directors & Officers (D&O) / Employment Practices Liability (EPLI).

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits of liability available for General Liability, Social Service Professional, Abuse & Molestation and D&O/EPLI	✓	?
Hired and Non Owned available in most states	✓	?
General Liability can include coverage for Special Events	✓	?
Employees and Volunteers included as additional insureds	✓	?
First Dollar coverage (No deductibles!) for all Liability coverages	✓	?
Contingent Professional Liability for specific medical professionals	✓	?
Special Cause of Loss and Replacement coverage on buildings, contents, loss of income and extra expense	✓	?
Optional Equipment Breakdown coverage – includes free boiler inspection if required in your jurisdiction	✓	?
D&O / EPLI coverage with Unlimited Defense Cost outside the limit and Full Prior Acts Coverage	✓	?
D&O coverage includes a Lifetime Occurrence Reporting Provision for former Directors & Officers	✓	?