



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!

Types of organizations include but are not limited to the following non profit operations; Abused Adult Shelters, Animal Shelter / Rescue Groups, Big Brother / Big Sister, Botanical Gardens, Caregivers, Counseling & Referral, Food Banks / Soup Kitchens, Group Homes for the mildly handicapped, Senior Activity Centers, Thrift Stores, Transitional Housing, Vocational Sheltered Workshops and Youth Community Centers.

GENERAL LIABILITY / SOCIAL SERVICE PROFESSIONAL FEATURES:

- ▶ Separate occurrence limits of liability available up to \$1,000,000/\$3,000,000 for General Liability, Social Service Professional and Abuse & Molestation.
- ▶ Hired & Non owned coverage available in most states.
- ▶ Special Events coverage available at no additional cost.
- ▶ Contingent Professional Liability coverage for specific medical professionals
- ▶ Defense costs for state disciplinary proceedings available up to \$100,000.
- ▶ First dollar coverage (No deductibles) for all Liability coverages.

DIRECTORS & OFFICERS / EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate limits of liability with Unlimited Defense Costs outside the limit.
- ▶ Lifetime Occurrence Reporting Period for former Directors & Officers.
- ▶ Automatically includes third party discrimination and harassment.
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when Employment practices Liability is purchased).

PROPERTY FEATURES:

- ▶ Special Cause of Loss form.
- ▶ Equipment Breakdown – includes free boiler inspection if required.
- ▶ Property limits up to \$3,000,000 (Coastal Limit \$500,000).
- ▶ Equipment Breakdown to cover your electrical, mechanical and pressure equipment.

ADDITIONAL ADVANTAGES

- ▶ Expedient quote and binder turnaround.
- ▶ AM Best rated A++ carrier.
- ▶ Low minimum premiums.
- ▶ Discounted background checks for employees and volunteers
- ▶ No charge for inspections.

