



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.





Social Services Product – Non Profit Package

Claim Examples

- ▶ **Property:** A fire breaks out as a result of cooking in the common kitchen area of a Battered Women's Shelter which results in extensive smoke and heat damage to both building and contents and forces the Shelter's administration to seek an alternative facility for a period of one month. The organization suffers a loss of \$75,000 as a result of property damage and extra expenses.
- ▶ **General Liability:** A parent and a child are selecting a new family pet at an Animal Shelter. While petting the animal in a room reserved for this purpose, the dog lunges for the child and bites her on the hand. The child receives ten stitches. The parents of the child file a lawsuit for pain & suffering as well as emotional trauma.
- ▶ **Professional Liability:** A Registered Nurse administers a pain relieving intravenous drug to a Hospice patient. There is an allergic reaction causing the patient to break out into a painful rash. The patient's family is upset and sues for pain & suffering.
- ▶ **Hired / Non Owned Auto:** Holly is a Caregiver working for a Non Profit Religious Outreach organization that provides Home Companionship to Senior Citizens. While Holly is driving a client for a visit to the Doctor's office she fails to yield at a Stop Sign and strikes another vehicle. The client sustains a severe bodily injury and sues Holly's Personal Auto policy. It turns out that the claims amount will ultimately exceed Holly's Personal Auto limits and a secondary claim is made against the Hired / Non-Owned policy of the Non Profit Religious Outreach organization.
- ▶ **Products Liability:** A thrift store sells a rocking chair to a buyer. While at home, the buyer sits in the chair and it breaks causing bodily injury to the buyer. He sues the thrift store for special damages as well as pain & suffering.
- ▶ **Abuse & Molestation:** An adult who is volunteering for a Youth Organization receives parental consent to take a child that he is mentoring on an overnight camping trip. During the trip, the child is sexually molested by the adult. The child's family sues the organization's Abuse & Molestation coverage for bodily injury and mental duress.
- ▶ **Employment Practices:** A volunteer nurse at a Non Profit Healthcare clinic receives numerous sexual advances from a Doctor who is also a volunteer. The Nurse sues the clinic's Employment Practices policy for sexual harassment.
- ▶ **Non Profit Directors & Officers:** A donor made a large contribution to a local Community Center requesting that the money be used to enhance the building's facilities for the children that belong to the Club. The board instead votes to use the money to buy a new car for the Community Center Director. The donor files suit alleging misappropriation of funds.



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	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).