



Nonprofit & Social Service

Property

- Coverage for buildings, personal property, equipment breakdown, and business income
- Prime property enhancement with over \$1,000,000 of additional coverages
 - Over \$250,000 in crime coverage limits
 - \$150,000 in business income coverage
 - \$25,000 coverage for fine arts
 - \$15,000 coverage for earthquake sprinkler leakage
 - Solar panels automatically included in building limit
 - Ordinance or law automatically provided
- Blanket limits and agreed value available
- Special cause of loss

Inland Marine

- Coverage for scheduled or unscheduled items
- Open perils coverage, including theft of property
- Deductible as low as \$500

General Liability

- Limits to \$1,000,000 each occurrence / \$3,000,000 aggregate
- Defense outside the limits of liability
- Prime general liability enhancement
 - Broadened named insured
 - Broad additional insured status
 - \$1,000,000 damage to rented premises limit
 - Automatic waiver of subrogation
 - Bodily injury includes mental anguish
 - Liberalization clause included
 - Coverage for unintentional failure to disclose hazards

Human Services Professional Liability

- Available as a separate coverage limit or part of the general liability
- Up to \$1,000,000/\$3,000,000
- Broad coverage for professional staffing acting in their capacity
- Coverage for administration of medications
- Legal defense coverage for disciplinary proceedings brought against an employed professional, separate from policy limits



Accident Medical

- Expense Benefit includes; Hospital room & board, Emergency room benefits, Intensive care room & board, In-patient surgical benefits, Rehabilitation expense benefits
- Full excess medical expense
- Includes 1- or 2-year benefit periods
- Accidental Death, Dismemberment & Paralysis Benefits: Loss of life, Brain death, loss of limb, paraplegia, quadriplegia, coma
- Deductible options from \$0 - \$10,000

Abuse & Molestation Coverage

- Up to \$1,000,000 each occurrence
- Available as a separate coverage limit
- Defense outside the limits of liability

Hired and Non-Owned Auto

- \$1,000,000 limit
- \$50,000 Garagekeepers coverage
- \$500 comprehensive and collision deductibles for GKLL

Excess

- \$1,000,000 in excess limit available
- Coverage for general liability and professional liability

Target Classes Include

- Arboretums
- Associations (non-trade)
- Before & After School Educational Programs
- Boys & Girl Clubs
- Business Associations
- Camps (non-sports)
- Chamber of Commerce
- Community Action Program
- Community Center
- Conservation Groups
- Counseling Offices
- Crisis Center
- Food Bank
- Foundations
- Gardens
- Goodwill
- Group Homes for IDD
- Head Start
- Historical/Preservation Society
- Homeless Shelters & Battered Person's Shelters
- Hospice
- Independent Living for IDD
- Job Training/Sheltered Workshop
- Junior League
- Library
- Meals on Wheels
- Mental Health Advocacy
- Mental Health Residential
- Museum
- Performing Arts
- Professional & Trade Associations
- Rescue Mission
- Senior Center
- Social Clubs
- Recovery Meetings
- Substance Abuse - Outpatient Only
- Thrift stores
- Trade Associations
- Urban League
- United Way
- Visitor Center
- YWCA
- Yard/Rummage Sales

