

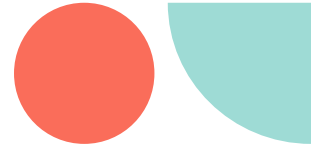


# Nonprofit & Social Service

For more information visit



A nonprofit's mission is to serve the needs of others—our mission is to protect the organization. Our specialized insurance solutions are tailored for Nonprofits and Social Service Organizations, covering everything from liability and property to board decisions and client care. Whether the work involves housing families, counseling youth, or feeding communities, expert guidance ensures protection stays in place so the focus can remain on those being served.



## 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

## 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

## Target Classes Include

- |  |   |  |   |
|--|---|--|---|
| <ul style="list-style-type: none"> <li>• Arboretums</li> <li>• Associations (non-trade)</li> <li>• Before &amp; After School Educational Programs</li> <li>• Boys &amp; Girl Clubs</li> <li>• Business Associations</li> <li>• Camps (non-sports)</li> <li>• Chamber of Commerce</li> <li>• Community Action Program</li> <li>• Community Center</li> <li>• Conservation Groups</li> <li>• Counseling Offices</li> </ul> | <ul style="list-style-type: none"> <li>• Crisis Center</li> <li>• Food Bank</li> <li>• Foundations</li> <li>• Gardens</li> <li>• Goodwill</li> <li>• Group Homes for IDD</li> <li>• Head Start</li> <li>• Historical/Preservation Society</li> <li>• Homeless Shelters &amp; Battered Person's Shelters</li> <li>• Hospice</li> <li>• Independent Living for IDD</li> </ul> | <ul style="list-style-type: none"> <li>• Job Training/Sheltered Workshop</li> <li>• Junior League</li> <li>• Library</li> <li>• Meals on Wheels</li> <li>• Mental Health Advocacy</li> <li>• Mental Health Residential</li> <li>• Museum</li> <li>• Performing Arts</li> <li>• Professional &amp; Trade Associations</li> <li>• Rescue Mission</li> <li>• Senior Center</li> </ul> | <ul style="list-style-type: none"> <li>• Social Clubs</li> <li>• Recovery Meetings</li> <li>• Substance Abuse - Outpatient Only</li> <li>• Thrift stores</li> <li>• Trade Associations</li> <li>• Urban League</li> <li>• United Way</li> <li>• Visitor Center</li> <li>• YWCA</li> <li>• Yard/Rummage Sales</li> </ul> |
|--|---|--|---|

## 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

## 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

## Inland Marine

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

## Excess

- \$5,000,000 in excess limit available
- Coverage for general liability and professional liability

## Questions or Submissions? Contact your LIO Regional Executive.

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