



Nonprofit & Social Services

Coverage Benefits

- General Liability Limits up to \$1M/\$3M
- Option to include Professional Liability of up to \$1M/\$3M
- Bodily Injury includes Mental Anguish
- Comprehensive Additional Insured Coverage included
- Separate limit for Abuse and Molestation of up to \$1M
- Crime Coverage included with Social Engineering Fraud sub-limit
- \$1M Hired/Non-Owned Auto Coverage
- \$500 Minimum Premium for Package Policy

Target classes include

- Intellectual and developmental disability group homes & programs
- Counseling centers
- Educational programs
- Community and social service agencies
- Community centers
- Sheltered workshops
- Charitable foundations and organizations
- Museums
- Head Starts
- Mental Health Residential
- YWCA
- Professional societies and associations



Who is LIO, and how can we do what we do?

Let's face it: insurance is too complicated and slow. That's why we modernized the process with technology by leveraging decades of expertise to make the overall insurance process easier, faster, and simpler. Isn't that how insurance should be?

Experience.

LIO is a privately held company. Its majority owners, the Maguire's, previously founded and grew a highly successful multi-billion dollar commercial insurance carrier that specialized in over 100+ niche markets. Our executive team averages more than 20 years of experience in claims, underwriting, service, finance, and analytics.

Technology.

Since outdated legacy systems didn't burden us, we could take advantage of the newest technologies to make insurance easier for brokers, amateur sports clients, and even ourselves. We combined our deep insurance expertise with state-of-the-art digital capabilities and analytics to provide a unique, intuitive, and pleasant buying experience.

Target Classes Continued

- 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
- Performance Art Group
- 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

