

# insurance coverage for community action agencies

*what you need to know*

Insurance needs can vary drastically among organizations within the nonprofit world. When considering insurance coverage for Community Action Agencies, particular attention should be paid to the areas of liability pertaining to exposure unique to these organizations.

## review your current coverage

When reviewing your policy in the future, pay mind to the exposures that include coverage for volunteers, staff members, and potential abuse related incidents.

### sexual abuse coverage

- Does your policy cover claims involving an employee-to-child, child-to-child, and third party-to-child?

### coverage specific to volunteers

- Will your General Liability and Professional Liability coverage extend to volunteers?
- Does your auto liability policy provide Non-Owned Auto coverage and a "Volunteers as Insured" endorsement?
- Will your Workers Compensation coverage extend to volunteers?

## about irwin siegel agency, inc.

ISA offers insurance and risk management solutions designed to meet the unique needs of Community Action Agencies. ISA also offers package insurance products that are customized for organizations in the human service field, including developmental disabilities, medical/physical rehabilitation, mental healthcare, addiction treatment and community & social service organizations. As a leader in the field for over 35 years, both insureds and brokers have benefited from the industry knowledge, exceptional quality of service, and risk management tools provided by ISA. Involvement with current field related issues and analysis of program trends has allowed ISA to be proactive and responsive to the evolving needs of these organizations.

Offering more than highly competitive products, superior customer service, and first-class underwriting expertise; ISA encompasses the field related knowledge and experience that allows a unique understanding of the needs relative to your Community Action Agency. **We welcome all of your insurance questions; feel free to call today 1.800.622.8272 or visit us at [www.siegelagency.com](http://www.siegelagency.com).**

## *Things to Consider*

When putting your insurance out for bid, consider the following:

- If you obtain several quotes from your current broker, ask to see the quotes and ask for a coverage comparison. This can be done with the simple checklist on the back of this flyer, which shows the main elements of each line of coverage.
- Before making a decision based on price, take into consideration what else the carrier or agent has to offer and the coverage being provided. Do they provide loss control and risk management services? Are there higher limits and tailored coverage specific to your facility?
- What is the claims process and how timely are the claims facilitated? Do they advocate on behalf of the insured to be sure and provide the most extensive coverage allowed by the policy?
- Are there attorneys and adjustors experienced in handling claims specific to Community Action Agencies?
- How long has the insurance provider been writing these types of programs?
- Does the insurance provider have experience in the field and an understanding of your mission?
- Do experience factors affect your premium? By implementing loss control techniques to reduce losses, your premiums can be greatly affected.



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human service programs

# Human Service Quote Comparison Checklist

## Incumbent Quote

## Other Quote

Package Premium \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Admitted Paper  Yes  No  Yes  No  
 Occurrence Forms  Yes  No  Yes  No  
 Claims-Made Forms  Yes  No Retro Date \_\_\_\_\_  Yes  No Retro Date \_\_\_\_\_

### PROPERTY

Blanket Building/PPI/PPO  Yes  No  Yes  No  
 Limit \$ \_\_\_\_\_ Deductible \$ \_\_\_\_\_ \$ \_\_\_\_\_ Deductible \$ \_\_\_\_\_  
 BI/EE Limit \$ \_\_\_\_\_ Waiting Period \_\_\_\_\_ \$ \_\_\_\_\_ Waiting Period \_\_\_\_\_  
 Includes Off Premises Utilities  Includes Off Premises Utilities  
 Includes Ordinance & Law  Includes Ordinance & Law  
 Equipment Breakdown  Yes  No  Yes  No

### GENERAL LIABILITY

Limits \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate  
 Deductible \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Defense Outside Limits  Yes  No  Yes  No  
 Aggregate Per Location  Yes  No  Yes  No  
 Home Care Provider  Yes  No  Yes  No  
 Additional Insured Endorsement  Yes  No  Yes  No  
 Binding Arbitration Endorsement  Yes  No  Yes  No

### PROFESSIONAL LIABILITY

Limits \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate  
 Separate Limits  Yes  No - Shared  Yes  No - Shared  
 Deductible \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Defense Outside Limits  Yes  No  Yes  No  
 Additional Insured Includes:  
 Psychiatrists 1<sup>st</sup> \$  Yes  No  Yes  No  
 Independent Contractors  Yes  No  Yes  No  
 Binding Arbitration Endorsement  Yes  No  Yes  No

### ABUSE & MOLESTATION

Limits \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate \$ \_\_\_\_\_ / \$ \_\_\_\_\_ Aggregate  
 Includes:  Employee to Client  Employee to Client  
 Client to Client  Client to Client  
 Client to Third Party  Client to Third Party  
 Third Party to Client  Third Party to Client

### COMMERCIAL AUTO

Symbol (1) - Any Auto  Yes  No  Yes  No  
 Liability Limit \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 UM and/or UIM Limit \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Drive Other Car (DOC) Coverage  Yes  No  Yes  No  
 Collision Deductible \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Comprehensive Deductible \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Hired/Non-Owned Auto  Yes  No  Yes  No  
 Employees as Insured  Yes  No  Yes  No  
 Rental Reimbursement  Yes  No  Yes  No  
 Hired Auto as Owned  Yes  No  Yes  No

### UMBRELLA

Limit \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 SIR \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Over Employee Benefits  Yes  No  Yes  No  
 Over Professional  Yes  No  Yes  No  
 Over Abuse Coverage  Yes  No  Yes  No

Bring this checklist to your broker and ask for an  
 Irwin Siegel Agency, Inc. quote.