

Head Start INSURANCE coverage

what you need to know



Insurance needs can vary drastically among organizations within the nonprofit world. When considering insurance coverage for Head Start programs, 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 coverages 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?

Please see Head Start's 2008 Resource Directory for ISA's complete article titled "*Head Start Insurance Coverage - What You Need to Know*"

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 Head Starts?
- 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.

about irwin siegel agency, inc.

ISA offers unique insurance products and risk management resources tailored to the distinctive needs of the human services and nonprofit fields including Head Start programs. ISA also offers package insurance products that are customized for organizations in the fields of developmental disabilities, medical/physical rehabilitation, mental health care, addiction treatment and community & social service fields. 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 that are 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 Head Start organization. **We welcome all of your insurance questions; feel free to call today 1-800-622-8272.**

**irwin siegel
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human service programs

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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 1st \$ 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 Coverages Yes No Yes No

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