

# insurance and risk management co

foster care & adoption agencies



## *Insurance Program* coverage highlights

### Foster Care and Adoption Product Features

- Package Programs include Property, Auto, General Liability, Professional Liability, Abuse, and Umbrella
- General Liability, Professional Liability, and Abuse coverage will be on non-admitted paper
- General Liability occurrence, Professional Liability and Abuse claims made
- Abuse coverage limits up to \$1,000,000
- Additional coverage options available for Youth Accident, Workers Compensation, Directors and Officers Liability, including Liability Coverage for Employment Practices

Youth-Focused Organizations should review their insurance policies to ensure that **clients** and **volunteers** are fully protected.

At ISA, we've done that for you.

### Volunteer Accident Coverage

Protect volunteers without exposing the organization's General Liability or Workers Compensation policies to additional claims. This is an important benefit program which shows your volunteers that you care while providing an alternative to traditional coverage options.

### Coverage Highlights

- Accidental Death and Dismemberment
- Excess Accident Medical Expense
- Weekly Accident Indemnity (WAI) Benefit
- AD&D Coverage Enhancement

Contact Irwin Siegel Agency, Inc. for more information on insurance solutions and loss control resources designed to support Foster Care and Adoption Agencies

Phone: 1.800.622.8272

Email: [siegel@siegelagency.com](mailto:siegel@siegelagency.com)

## *Risk Management* featured resources

### Printed Publications

- Disaster Preparedness
- Dollars and Sense of Risk Management
- Overview of Responsibilities for Board Members of Non-Profit Agencies

### Video Lending Library

- Communicating with Families
- Emergency Action Plan: Crisis Under Control
- The Safest Way Out - Emergency School Bus Evacuation
- Stress Management

### Partner Programs

- Non-Profit Risk Management Center
- Affordable criminal background checks
- Praesidium's Toll-Free Confidential Abuse Prevention Helpline

### Essential Learning Online Training

- Board Members: Roles and Responsibilities
- Calming Children in Crisis
- Early Childhood Mental Health Consultation
- The ABC's of Bullying
- Therapeutic Strategies for Promoting Positive Behavior in Youth
- Working with Youth: A Strength Based Perspective

### Armatus Online Training

- It Happened to Me
- Keeping Your Foster Home Safe
- Hazing and Bullying
- Meet Sam

And many more...

irwin siegel  
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insurance & risk management  
human service programs

*Supporting those who support others™*

# Insurance Coverage

## General Liability

(Occurrence & Claims made)

- ▶ \$1M/3M Limits standard
- ▶ Employee Benefits Liability
- ▶ Coverage for Fund Raising Events included
- ▶ Automatic Liquor Liability for Fund Raising Events
- ▶ Broad Additional Insured Endorsements available at no extra charge
- ▶ \$25K Medical Payments available
- ▶ Accident Medical for participants/volunteers available
- ▶ HIPAA Coverage available\*\*
- ▶ Crisis Response available\*\*

## Professional Liability

(Claims made available)

- ▶ \$1M/3M Limits standard
- ▶ Abuse and Molestation have separate & dedicated limits
- ▶ Abuse and Molestation coverage for employee/client/3rd party
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors & administrators

## Property

- ▶ Blanket Property and Contents Coverage
- ▶ Replacement Cost & Agreed Value
- ▶ \$25K Earthquake & Flood\*
- ▶ Emergency Vacating Expense
- ▶ 2% inflation guard applies to Building & Business Personal Property
- ▶ Enhanced Property Form

## Commercial Automobile

- ▶ \$1M Combined Single Limit Liability
- ▶ Employee Hired Auto
- ▶ \$50 Towing Limit for Private Passenger Vehicles
- ▶ \$50K Hired Auto Physical Damage Limits
- ▶ Non-Owned / Hired Auto
- ▶ Rental Reimbursement available
- ▶ Employees as Insured

\* higher limits available for eligible risks

\*\* available in most states

## Inland Marine

- ▶ Scheduled Equipment available
- ▶ Electronic Data & Processing Equipment available
- ▶ Additional coverage options are available

## Umbrella - Follow Form

(Limits available up to \$25M)

- ▶ General Liability
- ▶ Professional Liability
- ▶ Auto Liability
- ▶ Abuse and Molestation (if eligible)
- ▶ Employers Liability

## Crime

- ▶ Employee Theft\*
- ▶ Forgery or Alteration\*
- ▶ Additional Coverage available

## Submission Requirements:

- ▶ Website or Brochure
- ▶ General Application (either ISA or another carrier's general application)
- ▶ Foster Care and/or Adoption Supplements, including Sexual Abuse
- ▶ Copy of Foster Parent Contract
- ▶ 5 years currently valued loss runs with expiring premiums
- ▶ Acords
- ▶ Drivers list

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