

BROKER BENEFITS & COVERAGE HIGHLIGHTS

Irwin Siegel Agency is the premier program administrator for the

HUMAN & SOCIAL SERVICE INDUSTRY.



BROKER BENEFITS

- ✓ Claims Ability

 We have long-term relationships with adjusters and litigators who specialize in Human Service claims
- ✓ We Partner Exclusively With Independent Agents & Brokers
- Exceptional ResponseTime & Superior Service

- ✓ Flexible Payment Options

 Direct Bill, Agency Bill, and premium financing with convenient payment options
- ✓ Direct Access to Experienced, Knowledgeable Underwriters
- ✓ Consistent Product Options & Long-Term Stability

COVERAGE HIGHLIGHTS

Property

- » Blanket Limit Replacement Cost with Agreed Amount
- » Emergency Vacating Expense
- » Blanket Business Income / Extra Expense
- » Extermination Expense to \$5k
- » Flood and Earthquake available
- » Equipment Breakdown

Auto

- » Employees as Insureds
- » Drive Other Car Executive Officers
- » Non-Owned / Hired Car
- » Symbol "1" Standard
- » Hired Car Physical Damage

General Liability

- » Aggregate Per Location
- » Fundraising Events including Liquor Liability
- » Defense Outside the Limits
- » Broad Abuse Coverage
- » HIPAA Coverage
- » Volunteer / Student Accident
- » Separate Limit for GL and Abuse
- » Corporal Punishment

Crime

» Available upon request

Professional Liability

- » Primary Coverage for Psychiatrists and Psychologists
- » Independent Contractors Covered
- Vicarious Liability Coverage for professional incidents of insured doctors
- » Defense outside the Limits
- » Primary Care Clinics can be included for qualifying accounts

Umbrella

 Limits and coverage tailored based on program



Irwin Siegel Agency is a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty Group, LLC. In California: RSG Specialty Insurance Services, LLC (License #0G97516).

beyond the policy RISK MANAGEMENT AND LOSS CONTROL SERVICES



RESOURCES & TRAININGS

Our Risk Management Division is committed to helping insureds manage risk by protecting their organization, staff, and the individuals they serve.

Irwin Siegel Agency provides a variety of resources to your clients, including discounted background checks, accredited training for professionals, safety bulletins, and more. We offer many benefits that go far beyond insurance coverage, including:



Monthly Newsletter

Our Siegel Second newsletter is delivered directly to our insureds every month via email



Loss Prevention Resources

Our Risk Management Specialists have developed a vast library of resources available to our insureds



Risk Management Webinars

Irwin Siegel Agency and its partners frequently host webinars on field-related topics



Video Lending Library

We have an extensive video library that insureds may borrow videos from for a period of 3 weeks

PARTNER SERVICES

- ✓ Background Checks and Screening
 Insureds receive discounted rates with Shield Screening,
 an accredited leader in pre-employment screening.
- ✓ Online Training

 ISA has partnered with HSI to provide our insured organizations with a free customizable learning platform where you can create location settings and track online training assignments.
- ✓ IntellectAbility

ISA has partnered with IntellectAbility to provide our insured organizations with exclusively produced training entitled The Fatal Five, that focuses on the care of people with Intellectual and Developmental Disabilities.

We assign Risk Management representatives to each organization. Our in-depth knowledge allows us to mitigate claims and help risk manage our insureds so they can provide the best possible outcomes for those they serve.

beyond the policy CLAIMS HANDLING



We understand that incidents are inevitable, but when the unexpected does occur, our main objective is to minimize the extent of damage while progressing toward settlement in a fair and expeditious manner.

Our Claims Division is made up of compassionate and experienced advisors who facilitate the claims handling process while protecting the best interests of our insureds.

We interface with claims adjusters and carriers to ensure the best quality service, acting as a liaison between the insured and the insurance company.

CLAIMS REPORTING

Human & Social Service Expertise

ISA's National Coordinating Counsel, John McKeon, ESQ, practices in the field of medical malpractice, human services, and institutional health care. He has extensive experience in litigation involving professional liability with emphasis on medical malpractice. Mr. McKeon is also certified by the New Jersey Supreme Court as a Civil Trial Attorney and handles or oversees any liability case involving persons served including sexual or physical abuse, neglect, right to risk, scalding, drowning, choking, etc.

Claims can be reported 24 hours a day, 7 days a week:

✓ Online

Report a claim online at: siegelagency.com/claims

√ By Email

Contact claims via e-mail at:

isaclaimssupport@siegelagency.com

✓ By Mail

Irwin Siegel Agency Claims Department PO Box 309

Rock Hill, NY 12775-0309

✓ By Phone

8AM - 5PM EST:

Toll Free: 800.622.8272 Phone: 845.796.3400

Fax: 845.796.3661

comprehensive insurance for INTELLECTUAL & DEVELOPMENTAL DISABILITY PROVIDERS

The first Property & Casualty insurance package

SPECIFICALLY DESIGNED

for non-profits serving individuals with disabilities.



Eligible Risks

- Cerebral Palsy Associations
- Developmental Disability Service Providers
- Day Programs
- Early Intervention
- Job Placement and Job Coaching

- Medical Clinics and FQHCs
- Residential Care Facilities (ICF, IRA, Supported Living)
- **Vocational Training Centers**
- Activity Centers for Disabled Persons
- Companion Services for Disabled Persons
- Disability Support Groups

66 Thank you so much for the time you give our accounts. They are a lot of work but you give it 100%."

> - Marie Ganoe Integro USA Inc.

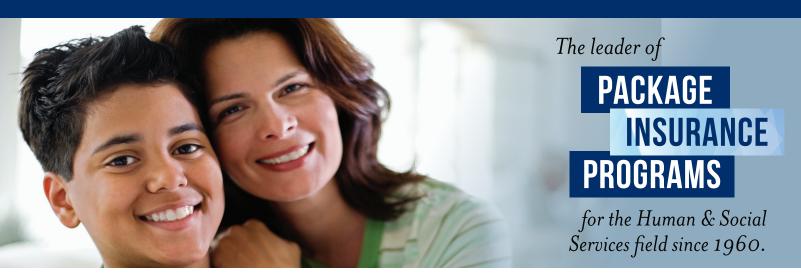
Industry expertise gives us the ability to understand each client's needs, the knowledge to assess risk, and a team to craft a custom solution.

Partnerships

Irwin Siegel Agency has long-standing relationships with national and state associations to support their missions, including ANCOR, IAC, CP of NY, and The Arc.

comprehensive insurance for

HUMAN & SOCIAL SERVICE ORGANIZATIONS



Eligible Risks

- » Community Action Agencies
- » Community Centers
- » Crisis Intervention Centers / Hotlines
- » Emergency Shelters
- » Family Counseling Services
- » Disaster Services

- » Homes for Destitute Men and Women
- » Helping Hands Services
- » Hotline Services
- Missions
- » Multi-Service Centers
- » Adult Day Care Centers

- Outreach Programs
- » Self-Help Organizations
- » Social Service Centers
- » Vocational Rehabilitation
- » Training and Counseling Agencies
- » YWCAs

66 I am pleased to note my satisfaction with the high standard of service given by Irwin Siegel Agency."

> - Jim Harwood Bear Insurance

World-Class Companies

Our exceptional Human & Social Service Programs are written with A++ Rated carriers, Berkshire Hathaway Specialty Insurance Company and Chubb.

comprehensive insurance for ADDICTION TREATMENT & BEHAVIORAL/MENTAL HEALTH

COMPREHENSIVE COVERAGE

for organizations supporting the recovery of those in need.



Eligible Risks

- » Inpatient Addiction Treatment Facilities
- » Outpatient Addiction Treatment Facilities
- » Youth Programs for those with Substance Use or Behavioral Health Issues
- » Detoxification Centers (up to level III.7)
- » Telemedicine Services
- » Counseling

- » Day Programs
- » Emergency Shelters (for those with Behavioral Health Issues)
- » Crisis Intervention (includes hotlines)
- » Inpatient Behavioral Health Treatment Centers
- » Outpatient Behavioral Health Treatment Centers
- » Psychiatric Rehabilitation Services / Clinics
- » Referral Services

66 I have worked with ISA since 2000 and it has been a rewarding experience."

- Sandy Phillips Thames Batré Insurance

Trusted Partner =

Our trusted advisors partner with you and your clients to provide Risk Management, Claims Solutions, and the latest on industry programs and trends. Programs are written with A++ Rated carriers.

800.622.8272

www.siegelagency.com

siegel@siegelagency.com

comprehensive insurance for YOUTH PROGRAMS



Eligible Risks

- » Aid to Families with Dependent Children
- » Alternatives to Incarceration
- » At-Risk Youth Programs
- » Boys & Girls Clubs
- » Boys & Girls Residential Facilities
- » Children Guidance Agencies for At-Risk Youth
- » Children's Homes / Villages
- » Head Start Programs
- » Homes for Children
- » Runaway Youth Shelters

- » Self-Help Organizations
- » Teen Outreach Services
- » Troubled Youth
- » Youth Centers
- » Youth Intervention

- 66 Irwin Siegel Agency is always our first go to market."
 - Jennifer Torres-Zimmerman Integro USA Inc.

Value Beyond Coverage

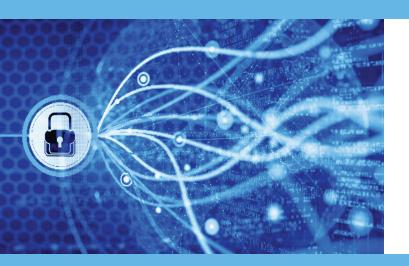
Our comprehensive Property and Casualty program adds value beyond coverage - we specialize in Risk Management services and exceptional claims handling.

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CYBER LIABILITY



In addition to package programs, Irwin Siegel Agency has Cyber Insurance and Identity Theft products that can be matched to your clients' needs.

We highly recommend this flexible, coverage for all types of organizations as the costs of a breach can be devastating.

CYBER LIABILITY IS ESSENTIAL

One data breach can have costly, long-term implications that severely impact the future of any organization.

We help brokers and agents write Cyber Liability coverage for any type of organization or business.

Coverage Highlights

- ✓ Network & Privacy Liability
- ✓ Breach Notification Costs
- ✓ Credit Monitoring
- ✓ Public Relations
- ✓ Regulatory Fines & Penalties
- √ Separate Liability Limits (\$1M)
- √ No Retro Dates
- √ Four Question Application

complementary products DIRECTORS & OFFICERS / EPLI



Irwin Siegel Agency offers
Directors & Officers Liability (D&O)
and Employment Practice Liability (EPLI)
coverage to protect organizations from
claims not covered under General
Liability policies.

PROTECT YOUR BOARD

Claims made by or on behalf of employees for allegations of wrongful termination or treatment, discrimination, or harassment may not be covered by a GL policy. Public, private, and non-profit companies can all face D&O litigation. We help brokers and agents put comprehensive coverage in place for all types of organizations.

Coverage Highlights

- √ 3rd Party Employment Practices
- ✓ Outside Directorship
- ✓ Covers Individuals or Entity
- √ For-Profit / Non-Profit Boards
- ✓ Separate Limits for D&O / EPLI
- ✓ Admitted & Non-Admitted
- ✓ Defense Outside the Limit
- ✓ Low Retention