

*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 Response Time & 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

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](https://siegelagency.com/claims)**

### ✓ By Email

Contact claims via e-mail at:  
**[isaclaimssupport@siegelagency.com](mailto: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

- » ARCs
- » 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

“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.

800.622.8272

■ [www.siegelagency.com](http://www.siegelagency.com)

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

comprehensive insurance for  
**HUMAN & SOCIAL SERVICE ORGANIZATIONS**



*The leader of*

**PACKAGE  
INSURANCE  
PROGRAMS**

*for the Human & Social  
Services field since 1960.*

## 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

*“ 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.

800.622.8272

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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

“*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.

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*comprehensive insurance for*  
**YOUTH PROGRAMS**

**COMPREHENSIVE  
COVERAGE**

*for organizations providing services  
to children and young people.*

## 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

**“** *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.

800.622.8272

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



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