

# PACKAGE INSURANCE PRODUCT HIGHLIGHTS

irwin siegel  
agency  
INSURANCE PROGRAMS & RISK MANAGEMENT

Our exclusive Human & Social Service Package is written through Berkshire Hathaway Specialty Insurance. These multi-line insurance solutions are designed for a wide range of Human and Social Service Providers.

## PROPERTY

- » Blanket Property and Contents Coverage
- » Replacement Cost & Agreed Value
- » \$25,000 Earthquake & Flood available\*
- » Emergency Vacating Expense
- » 2% Inflation Guard applies to Building & Business Personal Property
- » Enhanced Property Form

## GENERAL LIABILITY *(occurrence & claims made available)*

- » \$1,000,000 / \$3,000,000 Limits
- » Employee Benefits Liability
- » Coverage for Fundraising Events included
- » Automatic Liquor Liability for Fundraising Events
- » Broad Additional Insured Endorsements available at no extra charge
- » \$20,000 Medical Payments
- » Abuse & Molestation have separate dedicated limits
- » Abuse & Molestation coverage for Employee / Client / 3rd Party
- » Aggregate per Location Endorsement
- » Defense outside the Limits
- » No Binding Arbitration Endorsement
- » HIPAA Coverage
- » Crisis Response

## UMBRELLA - FOLLOW FORM

- » Up to \$15M limits available
- » Excess limits (if eligible)
- » Professional Liability
- » General Liability
- » Auto Liability
- » Abuse & Molestation (if eligible)
- » Employers Liability

## DIRECTORS & OFFICERS

- » Defense outside the limit
- » Prior Acts coverage
- » Separate limit of liability for D&O and Employment Practices Liability Claims

## PROFESSIONAL LIABILITY

*(occurrence & claims made available)*

- » \$1,000,000 / \$3,000,000 Limits Standard\*
- » Includes Employees, Volunteers, Nurses, Psychiatrists, Medical Directors, & Administrators
- » Employed & Contracted Professionals (excluding MDs)
- » No Binding Arbitration Endorsement
- » Vicarious Liability for Doctors

## COMMERCIAL AUTO

- » \$1,000,000 Combined Single Limit Liability
- » Employee Hired Auto
- » \$50 Towing Limit for Private Passenger Vehicles
- » \$50,000 Hired Auto Physical Damage Limits
- » Non-Owned / Hired Auto
- » Rental Reimbursement Available
- » Employees as Insureds
- » Enhanced Auto Form
- » Individuals served included as Insureds

## CRIME

- » Employee Theft
- » Forgery or Alteration
- » Clients Property available
- » Other coverages available

## CYBER LIABILITY

Network Security, Privacy Liability, & Identity Theft Coverage

- » Limits available from \$500,000 to \$5M
- » Higher limits available (if eligible)
- » Minimum premium starting at \$750
- » Customized for your needs
- » System Damage, Business Interruption, Cyber Crime, and more
- » We can write any risk
- » Special form for Healthcare

## INLAND MARINE FORM

- » EDP included in Property
- » Separate Inland Marine available as needed

\*increased limits and additional coverage options available

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# PROGRAM BENEFITS

We are a Program Administrator dedicated to providing innovative insurance products and risk management tools to protect and empower every organization we serve. Our program offers coverage to national, state, and local Human and Social Service agencies.

Our programs are available exclusively through independent agents and brokers and are backed by service, stability, and standards. Competitive coverage options give agents and insureds the flexibility and support they need to grow.

## SERVICE

- » Direct Access to your Underwriters
- » Dedicated staff assists with all aspects of the policy
- » 24-hour response to e-mails/phone calls
- » 24-hour claims acknowledgment

## STABILITY

- » Human & Social Service focus since 1960
- » Underwriters average 20+ years of experience
- » Long term relationships with trusted claims attorneys
- » A.M. Best A++ Rated Carrier

## STANDARDS

- » Exceptional 7-day turnaround for most policies
- » Average 8-day turnaround on endorsements
- » Direct Bill, Agency Bill, and premium financing options available

# ELIGIBLE RISKS

## INTELLECTUAL & DEVELOPMENTAL DISABILITY PROVIDERS

- » Activity Centers
- » Arcs
- » Cerebral Palsy Associations
- » Companion Services
- » Day Programs / Day Treatment
- » Disability Support Groups
- » Early Intervention
- » Job Placement & Job Coaching
- » Medical Clinics
- » Residential Programs
- » Vocational Training

## SOCIAL & HUMAN SERVICE PROVIDERS

- » Community Action Agencies
- » Community Centers
- » Community Outreach
- » Domestic Violence Agencies
- » Emergency & Homeless Shelters
- » Employment Services
- » Goodwills
- » Individual & Family Social Services
- » Job Counseling & Training Centers
- » Multi-Service Centers
- » Outreach Programs
- » Parenting Education
- » Settlement Houses
- » Women's Shelters



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