

INSURANCE PROGRAMS FOR INTELLECTUAL & DEVELOPMENTAL DISABILITY SERVICE PROVIDERS

irwin siegel
agency
INSURANCE PROGRAMS & RISK MANAGEMENT

Since 1960, Irwin Siegel Agency has grown into a name equated with unparalleled expertise and specialized programs for Intellectual and Developmental Disability service providers. We are pleased to offer a comprehensive insurance program through an A++ rated, global insurance company.

We are a Program Administrator dedicated to protecting and empowering every organization we serve. Our programs are available exclusively through independent agents and brokers and backed by service, stability, and standards. Competitive coverage gives agents and insureds the flexibility and support they need to grow.

Service

- Knowledgeable team to assist with all aspects of the policy
- 24-hour response to e-mails/phone calls
- 24-hour claims acknowledgment
- Direct access to your underwriters

Standards

- Exceptional 7-day turnaround for most policies
- Average 8-day turnaround on endorsements
- Flexible billing and premium financing available

Stability

- Human services organization focus since 1960
- ISA underwriters average 20+ years of experience
- Long term relationships with trusted claims attorneys
- A.M. Best A++ Rated Carriers

Eligible Risks

We can insure the following organizations:

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

Contact Our Specialists



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Insurance Programs for Intellectual & Developmental Disability Service Providers

Coverage Highlights

Our package policy includes Property, Commercial Auto, General Liability, Professional Liability, and Umbrella with the flexibility to add other coverages.

Property

- Replacement Cost, Agreed Amount & Blanket Limit
- Equipment Breakdown
- Earthquake & Flood available
- Emergency Vacating Expense
- Client Monies & Securities included
- Room Reserve
- Business Income / Extra Expense
- Extermination Expense to \$5k

Commercial Auto

- \$1M Combined Single Limit Liability
- Employees as Insured
- Non-Owned / Hired Auto
- Hired Auto Physical Damage
- Auto Loan / Lease Gap (where available)
- \$50 Towing Limit for Private Passenger Vehicles
- Drive Other Car – Executive Officers
- Rental Reimbursement available
- UM / UIM Coverage

General Liability *(Occurrence & Claims made available)*

- \$1M / 3M Limits Standard
- Fundraising Events including Liquor Liability
- Broad Additional Insured included
- Medical Payments up to \$25k available
- Fire Legal Liability
- Separate, Dedicated Abuse Limits
- Abuse & Molestation for Employee / Client / 3rd Party
- Aggregate per Location Endorsement
- Crisis Response
- Defense outside the Limits
- No binding arbitration endorsement
- HIPAA *where available



Professional Liability *(Occurrence & Claims made available)*

- \$1M / 3M Limits Standard
- Employed and Contracted Professionals
- Independent Contractors (excluding MDs)
- Vicarious Liability of Doctors
- Primary Care Clinics Covered, if eligible
- Psychiatrist, Psychologist Coverage

Umbrella

- Up to \$15M limits
- Excess limits available (if eligible)
- Broad coverage over GL, PL, Abuse, & Auto
- \$10k Minimum Retention (SIR)

Also Available

- Directors & Officers
- Employment Practices Liability
- Active Assailant
- Volunteer Accident
- Cyber Liability

The descriptions of these programs are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents and policyholders should read the full policy form and any applicable endorsements for full terms and conditions.

More Than a Policy...

Risk Management

Our Risk Management Division helps insureds manage risks and control losses as they deliver services. We provide risk evaluations, consultations, training seminars, and webinars addressing field-related issues.

Expert Claims Handling

Our claims division is a team of experienced, knowledgeable specialists who advocate for clients and handle claims promptly.

Online Training

We offer a comprehensive catalog of online courses designed to help service providers reduce training costs and is accredited by national and state licensing boards to provide continuing education.



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