

# SOCIAL SERVICES

- ☉ New ventures are eligible as long as operating in the capacity of a nonprofit organization
- ☉ Multi-programs and occupancies are eligible
- ☉ Over 200 diverse classes of business, including but not limited to:



<i><b>Community</b></i>	<i><b>Counseling, support and referral</b></i>	<i><b>Residential</b></i>
Animal shelter/rescue	Abused adult counseling	Abused adult shelter
Botanical garden	Anxiety and stress management	Group home for special needs individuals
Caregivers/Companion (non-medical)	At-risk youth counseling	Halfway housing
Community outreach	Career and budget counseling	Homeless shelter
Community center	Employment services	Transitional housing
Conservation group	LGBTQ support services	Sober housing
Food bank/Soup kitchen	Health and wellness	Hospice
Health care clinic (premise liability only)	Parenting education	<i><b>Youth</b></i>
Historical society	Pregnancy help center	After -school tutoring
Horticultural society	Psychologist services	Big Brother/Big Sister
Mobile showers/Hygiene centers	Referral agency	Learning disorder services
Senior activity center	Sleep disorder counseling	Reading program
Thrift store	Speech therapist	Youth mentoring and recreation
Vocational/Sheltered workshop	Spiritual counseling	Home school/Education support group
	Substance abuse recovery (non-medical)	Science Technology Engineering Math (STEM) programs
	Support group	

## PRODUCT ADVANTAGES

- ▶ General liability, social services professional liability and abuse and molestation liability
  - Separate limits of liability applied for each
  - Special events coverage included at no additional cost
  - Hired and non-owned automobile liability available in most states
  - No liability deductible and employee and volunteer coverage included
  - Contingent professional liability coverage for specific medical professionals
  - Employee defense reimbursement available for abuse and molestation allegations
  - Defense costs for state disciplinary proceedings available up to \$100,000
  - Bodily injury definition expanded to include mental anguish or emotional distress
- ▶ Directors and officers/Employment practices liability
  - Lifetime Occurrence Reporting Provision – Unlimited reporting extension for former directors and officers
  - \$1 million additional Side A coverage
  - Full prior acts coverage
  - Third-party discrimination, harassment and wrongful acts committed by employees on social media
  - Fair Labor Standards Act – \$100,000 for defense cost and loss (available in most states)
  - Data & Security+ endorsement – Provides \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expense
  - Softened hammer clause of 80/20 in favor of the insured
  - Unlimited defense outside the limits on Broad Form
  - Optional Standard Form – A competitively priced alternative to our Broad Form option
  - Optional fiduciary coverage



- ▶ Property
  - Special cause of loss form including theft and equipment breakdown coverage available
  - Value Plus endorsement: valuable coverage enhancements on outdoor property, account receivable, employee dishonesty, money and security, valuable papers and records, water back up and more
  - Electronic data and computer interruption coverage available

## PACKAGE LINES OF COVERAGE AND AVAILABLE LIMITS

- ▶ Property
  - Up to \$3 million in non-coastal zones (protection class 1–8)
  - Up to \$500,000 in non-coastal zones (protection class 9–10)
  - \$1 million in coastal zones (wind and hail restrictions apply)
- ▶ General liability and social services professional liability and abuse and molestation liability
  - Up to \$1 million/\$3 million
  - Hired and non-owned auto up to \$1 million (available in most states)
  - Employee benefits liability up to \$1 million/\$2 million
  - Stop gap coverage up to \$1 million/\$1 million/\$1 million
- ▶ Crime coverage
  - Up to \$25,000 in employee dishonesty coverage
  - Up to \$10,000 in money and securities and robbery and burglary
- ▶ Inland marine coverage: Scheduled limits and blanket coverage available up to \$500,000 (\$25,000 maximum value per scheduled item)
- ▶ Directors and officers liability/Employment practices liability up to \$5 million separate limits of liability
- ▶ Umbrella
  - Up to \$5 million limits
  - Available to include all primary liability coverages written through USLI
  - Available over general liability, auto liability and employers liability of approved carriers

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources hotline
- ▶ Discounted background checks and drug screenings
- ▶ Digital permission slips, forms and payment collection
- ▶ Guidance for sexual abuse policies and procedures
- ▶ Pre-employment and tenant screenings

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Child foster and adoption placement services
- ▶ Direct professional medical and/or detoxification services
- ▶ Primary education including private, public and charter k-12 school services
- ▶ Residential services or overnight living for the elderly or youth unaccompanied by a parent/guardian
- ▶ Adoption or foster care services
- ▶ Risks located in AK, LA or WV

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability product. Ineligible risk characteristics include, but are not limited to those listed above.

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

