

Insurance Solutions

For Developmental Disabilities Service Providers

We work continually to provide organizations within the Developmental Disabilities field new and innovative insurance products and risk management tools. Our customized service is designed to empower these organizations with the freedom and support to grow with changing times.

ISA is dedicated to offering exceptional quality of service and competitive products to serve the unique needs of each organization.

Areas Targeted

Eligible service providers (target areas) include:

Activity Centers for Disabled Persons
Adult Day Care Centers
Associations for the Handicapped
Autism
Cerebral Palsy Associations
Companion Services for Disabled Persons
Day Programs/Day Treatment
Disability Support Groups
Developmental Disability Facilities
Down Syndrome
Early Intervention
Epilepsy
Learning Disabilities
Medical/Physical Rehabilitation
Mental Retardation
Mobility Impairing Diseases/Injuries
Nerve, Muscle & Bone Disease
Neurofibromatosis
Residential Care for the Disabled
Spinal Cord Injury / Spina Bifida
Skill Training Centers
Tourette's Syndrome
Vocational Training

For a complete list of ISA's targeted areas, please visit our website at www.siegelagency.com.

About Irwin Siegel Agency, Inc.

Insurance Programs & Risk Management

ISA provides custom insurance programs to meet the unique needs of agencies providing support to people with Developmental Disabilities. Our involvement with field related issues and analysis of program trends allow ISA to be proactive and responsive to current challenges faced by service providers.

We strive to support your endeavors through tailored coverage options and enhancements. Our experienced risk management division and personal customer service are available to you whenever you need, while our claims and legal teams advocate on your behalf. These are the qualities that have mattered most to our insureds for 40 years.

The Siegel Difference

Service, Standards and Stability.

Service.

- ▶ Dedicated staff to assist with all aspects of the policy
- ▶ 24-hour response to e-mails/phone calls
- ▶ 24-hour claims acknowledgement
- ▶ Direct access to underwriters during business hours

Standards.

- ▶ Exceptional 7-day turnaround for most policies
- ▶ Average 8-day turnaround on endorsements
- ▶ Automatic renewals sent on policies \$25k and under
- ▶ Direct Bill, Agency Bill, premium financing available

Stability.

- ▶ Human services organization focus for over 40 years
- ▶ ISA underwriters average 12+ years of experience
- ▶ Long term relationships with trusted claims attorneys
- ▶ A.M. Best A, A+ and A++ rated carriers available

PROGRAM ADMINISTERED BY:

irwin siegel
agency, inc.

INSURANCE PROGRAMS & RISK MANAGEMENT

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irwin siegel agency, inc.



Comprehensive Insurance
for
Developmental Disability
Service Providers



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Supporting Those Who Support Others™

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Unparalleled Service & Support

Customized service and resources designed to empower service providers

Local support is crucial for any Human Service provider, particularly those offering support to people with Developmental Disabilities. Our program is written exclusively through local independent agents and brokers to allow you to maintain your existing relationships.

Risk Management, Resources & Training

Our Risk Management consultants can help you manage safety risks and control losses as you deliver services that support individuals' maximum potential and independence. Our staff and affiliates provide risk evaluations, consultations, training seminars and webinars addressing pertinent field-related issues, such as:

- ▶ Consumer Safety
- ▶ Fleet Safety
- ▶ Driver Training
- ▶ Policy & Procedures
- ▶ Employee/Supervisory Training
- ▶ Crisis & Incident Management
- ▶ Employee Dishonesty
- ▶ Boiler & Machinery Inspections
- ▶ Occupational Safety & Health
- ▶ Governance & Regulation
- ▶ Risk Audits
- ▶ HR/Workforce Issues
- ▶ Disaster Preparedness
- ▶ Sexual Abuse
- ▶ Proactive Risk Assessments



Risk Management services are offered exclusively to our insured organizations.

Video Lending Library

An extensive video lending library is available to insured organizations at no cost. Sample titles include:

- ▶ Proactively Supporting Behavior
- ▶ Serving Crime Victims with Disabilities
- ▶ Disability Etiquette
- ▶ Corporate Compliance Confidential
- ▶ Defensive Driving - 15 Passenger Vans

Printed Resources

We have a large library of printed resources useful for training or review of safety procedures. Examples include:

- ▶ Bed Bugs: What You Need to Know
- ▶ Wheelchair Management
- ▶ Developing Effective Safety Committees
- ▶ Safety Series Rack Cards
- ▶ Direct Support Workforce: Challenges and Initiatives
- ▶ Corporate Compliance & Ethics

Partner Services

We partner with various vendors to provide discounted services to our insured organizations including:

- ▶ Background Checks/Screening Services
- ▶ Red Flag Rules & ACT Compliance
- ▶ Fleet Maintenance & Safety Programs
- ▶ Webinars
- ▶ Multimedia Training Resources
- ▶ Risk Management Plans
- ▶ GrantStation
- ▶ Accredited On-line Training

Comprehensive Package Coverage

Coverage you can't do without...

ISA has been a leader of the package insurance programs to the Human Service field for over 40 years. In addition to package coverage we offer the following enhancements and supplements.

Property

- ▶ Emergency Vacating Expense
- ▶ Room Reserve
- ▶ Replacement Cost, Agreed Amount & Blanket Limit

Crime

- ▶ Clients Property for janitorial contacts
- ▶ Exposure for in-home service providers

Commercial Auto

- ▶ Employees as Insured
- ▶ Hired Car Physical Damage
- ▶ Auto Loan/Lease Gap
- ▶ Drive Other Car – Executive Officers

General Liability

- ▶ Aggregate per Location
- ▶ Crisis Response Available
- ▶ Fund Raising Events including Liquor Liability
- ▶ Separate, Dedicated Abuse Limits

Professional Liability

- ▶ Psychiatrist, psychologist coverage
- ▶ Independent Contractors (excluding MDs)
- ▶ Vicarious Liability of Doctors
- ▶ Primary Care Clinics Covered

Umbrella

- ▶ Up to \$25M limits
- ▶ Broad coverage over GL, PL, Abuse & Auto

Expert Claims Handling

In our unique position as Program Administrator, we can become involved in claims issues at the request of an insured or broker. Our adjusters are knowledgeable about field and client-related liability situations, and most claims are acknowledged within 24 hours. Claims are handled by experienced attorneys who practice locally, regionally or nationally, always taking into account the objectives of the agency. When claims occur, you can count on ISA to guide you through.

DSP Recognition Awards ★★ ★

Honoring Those Who Demonstrate Excellence

ISA celebrates Direct Support Professionals (DSP) with our annual DSP Recognition Award. DSPs go to work each day with a mission to improve the lives of others. Every task is set forth with the intention to help others gain essential life skills. With the belief that all people can learn and grow, small differences are made transforming disabilities into abilities. This national recognition award honors three direct support professionals and three runners-up who demonstrate excellence in the areas of self-determination, leadership, inclusion, and professional development.



Visit www.siegelagency.com/dsp to view our 2010 winners and runners-up. Also, check out our blog, siegelagency.wordpress.com and read inspirational stories of last year's finalists.