

# insurance<sup>and</sup> risk management<sup>for</sup>

developmental disability service providers



## Scald Injuries

### The Facts

- 80% of scald injuries occur among children, adults over 65, and individuals with physical or cognitive disabilities
- Every 25 seconds, someone is burned or scalded
- In severe cases, scald injuries can be fatal
- **50% of all scald injuries are preventable**

### Common Causes

- Caregiver failed to recognize water temperature
- Fluctuating water temperature due to running water in other parts of the building
- Faucet or plumbing fixtures malfunctioned and the person was unable to escape

### Training & Prevention

- Install a temperature actuated mixing valve on hot water heaters
- Check hot water temperature on a daily basis
- Inspect hot water heater and valves regularly
- Staff members and consumers should be trained in scald prevention

### Treatment for Scald Injuries

- Hold burned area under cool (not cold) running water for several minutes
- Cover the area with clean, dry gauze or cloth
- Protect the burn from friction and pressure
- **For severe burns, immediately call 911** and run cool water over the burned area

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*Supporting those who support others<sup>sm</sup>*

## Did You Know?

Directors and officers are legally responsible for an organization's day-to-day decisions. This authority comes with adverse consequences and can effect one's personal assets; putting retirement savings, investments, or even a home, at risk if the organization is sued.

*ISA's D&O policy provides a safeguard for Directors and Officers. Offering coverage for Duty to Defend, 3rd Party Employment Practices Liability, Punitive Damage (where insurable), Fiduciary Coverage, and more.*

90% of individuals with developmental disabilities will be victims of sexual abuse, assault, and/or exploitation at some point during their lives.

*ISA's enhanced Abuse form protects your organization, covering Employee to Client, Employee to 3<sup>rd</sup> Party, 3<sup>rd</sup> Party to Client, Client to Client, and Client to 3<sup>rd</sup> Party.*

Does your organization have the proper coverage and resources to meet the unique challenges faced by Developmental Disability Service Providers?

Contact Irwin Siegel Agency, Inc. for more information on insurance solutions and risk management resources designed to support your organization's mission.

Phone: 1.800.622.8272

Email: [solutions@siegelagency.com](mailto:solutions@siegelagency.com)

# Program Coverage

## General Liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits
- ▶ Employee Benefits Liability (claims made) at \$1M/1M Limits with \$1000 deductible
- ▶ Automatic Liquor Liability for Fund Raising Events
- ▶ Coverage for Fund Raising Events included
- ▶ Broad Additional Insured Endorsements available at no extra charge
- ▶ \$10K Medical Payments
- ▶ \$250K Fire Legal Liability\*
- ▶ \$2M/\$2M Abuse Limits
- ▶ Abuse and Molestation have separate & dedicated limits
- ▶ Abuse and Molestation coverage for employee/client/3rd party
- ▶ Aggregate per location endorsement
- ▶ Defense outside the Limits
- ▶ No binding arbitration endorsement
- ▶ Accident Medical for participants/volunteers
- ▶ HIPAA Coverage available

## Professional Liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits available
- ▶ \$25K punitive damage coverage (where permitted by law)
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors & administrators
- ▶ No binding arbitration endorsement

## Property

- ▶ Blanket Property and Contents Coverage
- ▶ Replacement Cost
- ▶ Agreed Value (with signed SOV)
- ▶ Equipment Breakdown
- ▶ \$25K Earthquake & Flood\*
- ▶ \$15K Emergency Vacating Expense
- ▶ Client Monies & Securities included
- ▶ 2% inflation guard applies to Building & Business Personal Property
- ▶ Special Deductible Exceptions
- ▶ Builders Risk Coverage available
- ▶ \$100,000 Property in Transit
- ▶ Enhanced Property Form

## Inland Marine

- ▶ Scheduled Equipment available
- ▶ Electronic Data & Processing Equipment available
- ▶ Additional coverage options are available

## Crime

- ▶ \$25K Employee Theft\*
- ▶ \$25K Forgery or Alteration\*
- ▶ \$10K Inside Premises Money & Securities
- ▶ \$10K Inside Premises Robbery & Safe Burglary
- ▶ \$10K Outside Premises
- ▶ Clients Property included

## Umbrella - Follow Form

(Limits available up to \$25M)

- ▶ \$10K Minimum Retention (SIR)
- ▶ Professional Liability
- ▶ Auto Liability
- ▶ Abuse and Molestation (if eligible)
- ▶ Employers Liability
- ▶ Contractual Liability
- ▶ Products & Completed Operations

## Commercial Automobile

- ▶ \$1M Combined Single Limit Liability
- ▶ Mandatory PIP where applicable
- ▶ Employee Hired Auto
- ▶ \$50 Towing Limit for Private Passenger Vehicles
- ▶ \$50K Hired Auto Physical Damage Limits
- ▶ Non-Owned / Hired Auto
- ▶ Rental Reimbursement available
- ▶ Employees as Insured

\* higher limits available for eligible risks

## Coverage Highlights

- ▶ Coverage for Fund-Raising Events
- ▶ Volunteer Accident Coverage
- ▶ Employment Practices Liability Insurance
- ▶ Directors & Officers Liability
- ▶ Workers Compensation
- ▶ Medefense Coverage
- ▶ Upgrade to Green Endorsement

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This flyer is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Only the policy can provide the actual terms, services, conditions, and exclusions.