



insurance coverage for domestic violence agencies

Insurance needs vary drastically among organizations within the nonprofit world. When considering insurance coverage for Domestic Violence Agencies, particular attention should be paid to the areas of liability pertaining to exposure unique to these organizations.

What Coverage Do You Have?

umbrella coverage

Your policies provide liability coverage, but it may not be enough in the event of a large claim in which the settlement is higher than your policy limits. Umbrella coverage provides an extra layer of protection to your existing policies.

professional liability

Counseling plays a major role in the success of your program. However, counseling also creates a liability exposure. Professional liability coverage protects your counselors and ultimately your organization in the event of an allegation of negligent care stemming from counseling services.

non-owned auto

Are your employees or volunteers using personal vehicles for company business? If so, there is significant exposure to your agency. Our expertise in ensuring that the proper coverage and controls are in place will give your organization peace of mind.



about irwin siegel agency, inc. (isa)

It is vital for service providers to revisit their insurance programs and fiscal budgets; especially during these turbulent times. This is one of the reasons ISA continually strives to enhance insurance programs and risk management services available to the field. Our mission is to provide superior protection and promote the safety and longevity of your program and those you serve.

From unique insurance coverage solutions to program specific resources and training tools, ISA's services are designed to empower your organization with the freedom and education to grow. We want the opportunity to support your agency by providing the insurance coverage you want and risk management resources you need.

With almost 40 years of experience, ISA has the knowledge, understanding, and loyalty that are rarely found among today's insurance organizations. Most importantly, we have the compassion and education that allow us to truly understand your organization's needs in complete support of your mission.

**irwin siegel
agency, inc.**
insurance & risk management
human service programs

Additional Coverage Available

directors & officers liability

This distinctively tailored product provides broad coverage in areas where management liability often arises. Your organization is guaranteed a product that is exceptional in both coverage and price to cover employees, volunteers, committee members, board members, and the organization itself. Employment practices liability is included and provides coverage for discrimination, wrongful termination, sexual harassment, and other employment practice related claims.

volunteer accident program

Organizations that rely on volunteers need an effective way to manage the accident risk associated with their activities. With Volunteer Comprehensive Accident Insurance from Irwin Siegel Agency Inc. (ISA), Domestic Violence Agencies and their volunteers gain the confidence of knowing they are covered by a long-standing leader in Specialty Risk Insurance.

workers' compensation coverage

ISA provides Workers' Compensation coverage to social service, small business, and healthcare organizations. This product is extremely competitive and available as a stand alone policy or in conjunction with ISA's comprehensive Social Service Package.

Things to Consider

When putting your insurance out for bid, consider the following:

- If obtaining several quotes from your broker, ask to see the quotes and a coverage comparison. This can be done with the checklist on page 4 of this flyer, which shows the main elements of each line of coverage.
- Before making a decision based on price, take into consideration additional services the carrier has to offer and the coverage being provided. Are loss control and risk management services provided? Are there higher limits and tailored coverage specific to your facility?
- What is the claims process and how timely are claims facilitated? Do they advocate on behalf of the insured to provide the most extensive coverage allowed by the policy? Are their attorneys and adjusters experienced in handling claims specific to Domestic Violence Agencies?
- Does the insurance provider have experience in the field and an understanding of your mission?
- Do experience factors affect your premium? By implementing loss control techniques to reduce losses, premiums can be greatly affected.

general liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits
- ▶ Employee Benefits Liability (claims made) at \$1M/1M Limits with \$1000 deductible
- ▶ Liquor Liability for Fund Raising Events
- ▶ **Coverage for Fund Raising Events included**
- ▶ Broad Additional Insured Endorsements available
- ▶ Abuse and Molestation have separate and dedicated limits - *Broadest coverage in the field*
- ▶ Abuse and Molestation coverage for employee/client/3rd party - *coverage provided for allegations*
- ▶ \$10K Medical Payments, up to \$25K available
- ▶ \$250K Fire Legal Liability*
- ▶ Aggregate per location endorsement
- ▶ Defense outside the Limits
- ▶ No binding arbitration endorsement
- ▶ **Accident Medical for participants/volunteers**

crime

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

volunteer accident program

- ▶ Accidental Death up to \$100K
- ▶ Accidental Dismemberment up to \$100K
- ▶ Accidental Medical Expense \$1M Max Benefit
- ▶ Weekly Accident Indemnity Benefit



what are they saying...

"No other entity - including my state trade organization and the state funding agencies - has so consistently provided relevant information, as has Siegel.

We use your publications in many aspects of our agency... It is unreal that our insurance company is providing such useful information."

- Executive Director
ISA customer

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.

professional liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits*
- ▶ HIPAA Coverage available
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors, administrators
- ▶ **No binding arbitration endorsement**

commercial automobile

- ▶ \$1M Combined Single Limit Liability
- ▶ Mandatory PIP where applicable
- ▶ \$50K Hired Auto Physical Damage Limits
- ▶ Non-Owned / Hired Auto
- ▶ Employees as Insured

umbrella - follow form

- ▶ \$10K Minimum Retention (SIR)
- ▶ General Liability
- ▶ Auto Liability
- ▶ Employers Liability
- ▶ Products & Completed Operations

workers compensation

- ▶ Guaranteed cost
- ▶ \$2,500 minimum premium

property

- ▶ **Blanket Property and Contents Coverage**
- ▶ Replacement Cost
- ▶ Agreed Value (with signed SOV)
- ▶ Equipment Breakdown
- ▶ Earthquake & Flood available
- ▶ Client Monies & Securities included
- ▶ Special Deductible Exceptions
- ▶ Builders Risk Coverage available
- ▶ Property in Transit
- ▶ Enhanced Property Form
- ▶ \$50K Backup Sewers and Drains

directors and officers

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

inland marine

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

* higher limits available for eligible risks

sample risk management resources

printed resources

- Dollars & Sense of Risk Management
- Overview of Responsibilities for Board Members of Non-Profit Agencies
- Safety Committee: A Guide to the Development and Implementation of an Effective Safety Committee

video lending library

- Sexual Harassment for Employees
- Accident Investigation: The Big Picture

partner services available

- Society for Nonprofit Organization Membership
- Praesidium's Abuse Prevention Hotline

essential learning online training

- Substance Abuse and Violence Against Women
- Corporate Compliance and Ethics
- Cultural Diversity
- Infection Control Series
- Sexual Harassment & Workplace Harassment
- Alcohol and the Family
- Board Members: Roles and Responsibilities
- Effective Communication in the Workplace
- Crisis Management for Paraprofessionals
- Calming Children in Crisis
- Suicide Assessment

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