

insurance and risk management for social service organizations



Did You Know?

Youth-Focused Organizations should review their insurance policies to ensure that their clients and volunteers are fully protected.

At ISA, we've done that for you.

Volunteer Accident Coverage

Protect volunteers without exposing the organization's General Liability or Workers Compensation policies to additional claims. This is an important benefit program which shows your volunteers that you care while providing an alternative to traditional coverage options. Product highlights include:

- Accidental Death and Dismemberment
- Excess Accident Medical Expense
- Weekly Accident Indemnity (WAI) Benefit
- AD&D Coverage Enhancement

Youth Accident Coverage

Standard General Liability insurance provides coverage to some youth exposures. ISA's Youth Accident Coverage fills the gap in coverage and reduces risk of loss. Coverage highlights include:

- Accidental Death and Dismemberment
- Aggregate limits available up to \$50,000
- Accidental Medical Expense Benefit of \$25,000/excess 52 weeks period
- \$0 Deductible

Does your organization have the proper coverage and resources to meet the unique challenges of the Social Service field, including Accident Coverage?

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: siegel@siegelagency.com

Risk Management **featured resources**

Printed Publications

- Safety Committee - A Guide to the Development & Implementation of an Effective Safety Committee
- The Board: An Overview of Responsibilities for Non-Profit Board Members
- Backing Safety

Video Lending Library

- Tips and Techniques for Safer Driving
- Emergency Action Plan: Crisis Under Control
- Fire Safety: Key to Survival
- The Basics of Safe Lifting

Partner Programs

- Non-Profit Risk Management Center
- Affordable background checks
- Praesidium's Toll-Free Confidential Abuse Prevention Helpline

Essential Learning Online Training

- Crisis Management
- Calming Children in Crisis
- The ABC's of Bullying
- Therapeutic Strategies for Promoting Positive Behavior in Youth
- Working with Youth: A Strength Based Perspective
- Board Members: Roles and Responsibilities
- Problem Solving: Solutions in the Workplace

And many more...

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insurance & risk management
human service programs

Supporting those who support others™

Insurance Coverage

General Liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits standard
- ▶ Employee Benefits Liability
- ▶ Coverage for Fund Raising Events included
- ▶ Automatic Liquor Liability for Fund Raising Events
- ▶ Broad Additional Insured Endorsements available at no extra charge
- ▶ \$25K Medical Payments available
- ▶ 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 available
- ▶ HIPAA Coverage available**
- ▶ Crisis Response**

Professional Liability

(Occurrence & Claims made available)

- ▶ \$1M/3M Limits standard
- ▶ Punitive damage coverage (where permitted by law)
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors & administrators
- ▶ Employed & Contracted Professionals (excluding Doctors)
- ▶ Vicarious Liability for Doctors
- ▶ No binding arbitration endorsement

Property

- ▶ Blanket Property and Contents Coverage
- ▶ Replacement Cost & Agreed Value
- ▶ \$25K Earthquake & Flood*
- ▶ Emergency Vacating Expense
- ▶ 2% inflation guard applies to Building & Business Personal Property
- ▶ Enhanced Property Form
- ▶ Upgrade to Green available

Inland Marine

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

Crime

- ▶ Employee Theft*
- ▶ Forgery or Alteration*
- ▶ Clients Property available
- ▶ Additional Coverage available

Umbrella - Follow Form

(Limits available up to \$25M)

- ▶ General Liability
- ▶ Professional Liability
- ▶ Auto Liability
- ▶ Abuse and Molestation (if eligible)
- ▶ Employers Liability

Commercial Automobile

- ▶ \$1M Combined Single Limit Liability
- ▶ 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
- ▶ Enhanced Auto Form

* higher limits available for eligible risks

** available in most states

additional coverage available

- ▶ Directors & Officers Liability
- ▶ Workers Compensation
- ▶ CyberLiability Identity Theft

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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.

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