

irwin siegel agency, inc.

*“Supporting Those Who Support Others.”™*

Supporting the Human Service Field for Over 30 Years

## About ISA

- Founded in 1960, the Irwin Siegel Agency, Inc. (ISA) began as a personal/commercial lines insurance agency
- Irwin Siegel became involved in a local chapter of the United Cerebral Palsy over 30 years ago and gained first-hand experience in the intricate problems such agencies face
- Since its beginnings in New York, ISA has expanded to write comprehensive insurance packages designated for the Human Service field in 48 US states

# Association Involvement

- ISA prides itself in the active involvement with provider associations and national organizations on various issues like workforce and leadership in the Human Service field:
  - ANCOR: American Network of Community Options and Resources
  - USPRA: United States Psychosocial Rehabilitation Association
  - NAATP: National Association of Addiction Treatment Providers
  - National Safety Council
  - AAMR: American Association on Mental Retardation
  - And many other state and national...

## Dedication to Service

- Strong Underwriting team committed to understanding each individual insured's needs
- Extensive Risk Management resources, tools and services available to all insureds
- Claims Center staffed with Claims Specialists experienced in the Human Service field

# Commitment to Risk Management

- Department helps agencies manage risks and control loss while advocating for quality outcomes and services
- Extensive Resource List providing information on workforce issues, driver training, self-determination and much more...
- Risk Management staff with personal experience in the Human Service field
- Online Training Programs are available exclusively to ISA customers

# Online Risk Management

- Online Training Programs designed to create value-added services, available 24/7 at no cost
- Online Driver Training Program
- Instructs van drivers on the vital driving techniques needed to perform job
- Composed of eight, 20-minute modules
- Passenger Assistance Safety & Securement Program

# Online Risk Management

- Educates staff on safe handling and operation of wheelchairs in everyday use and while being transported
- Discusses sensitivity to the consumer and basic wheelchair securements and maintenance
- Incident Management Training Program
- Teaches the seven Key Components that comprise an integrated approach to detection and prevention of abuse and neglect

# Package Insurance Programs

- ISA writes package programs for provider agencies in the following fields:
  - Developmental Disabilities
  - Behavioral Healthcare
  - Community/Social Services

# Package Program Coverage

- Program package includes:
  - Property Coverage
  - General Liability (Occurrence based)
  - Professional Liability (Occurrence based)
  - Commercial Automobile
  - Crime
  - Umbrella

# Program Coverage Breakdown

## Property - Special Form

- ◆ Blanket Property and Time Element up to \$25 Million then a 15% margin clause applies
- ◆ Replacement Cost
- ◆ Agreed Value (with a signed SOV)
- ◆ Equipment Breakdown
- ◆ \$25,000 Earthquake
- ◆ \$25,000 Flood
- ◆ \$500 Clients Monies & Securities
- ◆ 6% Inflation Guard applies to Buildings and Business Personal Property
- ◆ Special Deductible Exceptions
- ◆ Builders Risk Coverage is available
- ◆ \$100,000 Property in Transit
- ◆ \$1,000 minimum deductible applies

## General Liability – Occurrence

- ◆ \$1,000,000/\$3,000,000 Limits
- ◆ Employee Benefits Liability (Claims-made Form) at \$1,000,000/\$1,000,000
- ◆ Limits with \$1,000 deductible
- ◆ \$10,000 Medical Payments
- ◆ \$200,000 Fire Legal Liability

### Coverage Highlights:

- ◆ Broad Additional Insured Endorsement
- ◆ Abuse/Molestation coverage available for most accounts
- ◆ Aggregate per location endorsement

## Umbrella - Follow Form

- ◆ \$10,000 Minimum Retention (SIR)
- ◆ Employers Liability (may be available)
- ◆ Excludes UM/UIM where permitted by law
- ◆ Contractual Liability - Follow Form
- ◆ Products & Completed Operations - Follow Form
- ◆ Abuse/Molestation coverage may be available

## Inland Marine Form

- ◆ \$100,000 Accounts Receivables
- ◆ \$100,000 Valuable Papers
- ◆ \$1,000 Minimum Deductible
- ◆ Additional Coverage Options are available

## Crime - 2000 Loss Sustained Form

- ◆ \$50,000 Employee Theft
- ◆ \$25,000 Forgery or Alteration
- ◆ \$10,000 Inside Premises Money & Securities
- ◆ \$10,000 Inside Premises Robbery & Safe Burglary - Other Prop
- ◆ \$10,000 Outside Premises
- ◆ Clients Property included when exposure exists
- ◆ \$1,000 minimum deductible applies

## Professional Liability – Occurrence

- ◆ \$1,000,000/\$3,000,000 Limits
- ◆ \$25,000 punitive damage coverage (where permitted by law)

### Includes:

- ◆ Employees & Volunteers
- ◆ Psychiatrists
- ◆ Independent Contractors
- ◆ Med. Directors & Administrators

## Commercial Automobile

- ◆ \$1,000,000 CSL Liability
- ◆ Mandatory PIP where applicable
- ◆ \$50 Towing Limit for Private Passenger Types
- ◆ Physical damage with 1,000 minimum deductible
- ◆ Full glass coverage/waiver of comprehensive deductible for all windshield repairs (does not apply to replacements).

### Other Offers:

- ◆ Hired Auto Physical Damage
- ◆ Non-owned/Hired Auto
- ◆ Rental Reimbursement
- ◆ Employees as Insureds

# Package Enhancements

- Directors & Officers Liability
- Massachusetts Auto
- Blanket limit up to \$25 Million (including property and time element). Excess of \$25 Million can be written blanket with a 15% margin clause
- \$25,000 Flood & Earthquake limit provided on all policies
- \$5,000 per person / \$25,000 per location limits for Personal Effects and Property of others including Employees, Volunteers and Clients or Residents
- Coverage provided for property off premises up to 20% of property value or \$500,000, whichever is less

# Package Enhancements

- Abuse or Molestation endorsement provides coverage for “Mental Injury”
- Who Is An Insured under the General Liability includes Home Care Provider, Respite Provider or Foster Care Provider while caring for Developmentally Disabled individuals under the direction of the insured
- Who Is An Insured under the General and Professional Liability includes any professional acting as a Medical Director or Administrator for the insured
- Punitive, exemplary or multiple damages coverage is provided under the Professional Liability up to \$25,000 where permitted by law

# Strength in Claims

- 24-hour claims reporting by phone or Internet
- Online reporting at [www.siegelagency.com](http://www.siegelagency.com)
- Specialized claim offices help facilitate easy claim reporting
- Adjusters trained in unique claim service needs and liability coverage defenses related specifically to Human Service field

# Contact ISA

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