

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
- ▶ \$25K Medical Payments
- ▶ \$25K Fire Legal Liability*
- ▶ 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

Professional Liability

(Occurrence & Claims made available)

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

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 when exposure exists

Inland Marine Form

- ▶ \$100K Accounts Receivables
- ▶ \$100K Valuable Papers
- ▶ Additional coverage options are available

Property

- ▶ Blanket Property and Contents Coverage up to \$35M
- ▶ Replacement Cost
- ▶ Agreed Value (with signed SOV)
- ▶ Equipment Breakdown
- ▶ \$25K Earthquake & Flood*
- ▶ \$15K Emergency Vacating Expense
- ▶ Client Monies & Securities included
- ▶ 6% inflation guard applies to Building & Business Personal Property
- ▶ Special Deductible Exceptions
- ▶ Builders Risk Coverage available
- ▶ \$100,000 Property in Transit

Umbrella - Follow Form

- ▶ Up to \$25M Abuse and molestation if eligible
- ▶ \$10K Minimum Retention (SIR)
- ▶ 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
- ▶ Employees as Insured

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* higher limits available for eligible risks