

Big Brothers Big Sisters *INSURANCE* coverage what you need to know



Insurance needs can vary drastically among organizations within the nonprofit world. When considering insurance coverage for Big Brothers Big Sisters Programs, particular attention should be paid to the areas of liability directly related to the unique exposures of these organizations and other Youth Focused programs.

Things to Consider

When revisiting your insurance coverage or when shopping for coverage, it is important to consider the following:

- If you obtain several quotes from your current broker, ask to see the quotes and ask for a coverage comparison. This can be done with the simple checklist on the back of this flyer, which shows the main elements of each line of coverage.
- Before making a decision based on price, take into consideration what else the carrier or agent has to offer and the coverage being provided. Do they provide loss control and risk management services? Are there higher limits and tailored coverage specific to your facility?
- What is the claims process and how timely are the claims facilitated? Do they advocate on behalf of the insured to be sure and provide the most extensive coverage allowed by the policy?
- Are their attorneys and adjustors experienced in handling claims specific to Big Brothers Big Sisters?
- How long has the insurance provider been writing these types of programs?
- 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, your premiums can be greatly affected.



REVIEW YOUR CURRENT COVERAGE

When reviewing your policy in the future, pay mind to the exposures that include coverages for volunteers, staff members, and potential abuse related incidents.

SEXUAL ABUSE COVERAGE

- Does your policy cover claims involving an employee to child, child to child, and third party to child?

COVERAGE SPECIFIC TO VOLUNTEERS

- Will your General Liability and Professional Liability coverage extend to volunteers?
- Does your auto liability policy provide Non-Owned Auto coverage and a "Volunteers as Insured" endorsement?
- Will your Workers Compensation coverage extend to volunteers?

YOUTH ACCIDENT COVERAGE

- Coverage protects individuals who are participating in activities and commonly found amongst youth oriented groups. Youth Accident coverage is designed to help eliminate the financial and emotional burden one can incur as a result of an injury that was incurred during youth club program events and activities.
- First Dollar Accident Medical Expense benefit with NO deductible

For more information visit www.siegelagency.com



about irwin siegel agency, inc.

ISA offers unique insurance products and risk management resources tailored to the distinctive needs of the human services and nonprofit fields including Big Brothers Big Sisters. ISA also offers package insurance products that are customized for organizations in the fields of developmental disabilities, mental health care, addiction treatment and youth & social service fields. With almost 40 years of involvement with issues related to Human Service providers, ISA develops responsive industry specific loss control services and resources that are included as part of the comprehensive insurance programs.

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Risk Management

isa featured resources and services

PRINTED PUBLICATIONS

- Dollars & Sense of Risk Management
- Managing Your Fleet of 1-1,000 Vehicles
- Overview of Responsibilities for Board Members of Non-Profit Agencies
- Promoting a Positive Approach to Behavior Management
- Safety Committee: A Guide to the Development and Implementation of an Effective Safety Committee
- Sexual Abuse Prevention Program Guidelines

VIDEO LENDING LIBRARY

- A Time to Tell
- Accident Investigation: The Big Picture
- Communicating with Families
- Effective Safety Committees
- Fire Safety: Key to Survival
- It Happened to Me
- Media Relations: What to Do When the News is You!
- Stress Management
- Winning Workforce: Diversity and Discrimination

PARTNER PROGRAMS

- Fleet Management - Allstate Fleet Services
- Pre-employ.com - Discounted Background Checks
- Intellicorp - Employment Law Advice
- Incident Management Training Program
- Non-Profit Risk Management Center
- Society for Nonprofit Organizations ISA Sponsored Membership includes:
 - › Nonprofit World Magazine
 - › Funding Alert
 - › Grantstation Membership
 - › Free Job Listings
 - › Members Only Archive
 - › Discounted Products and Services

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For more information and **FREE** resources visit
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Essential Learning

online TRAINING

available through irwin siegel agency, inc.

Irwin Siegel Agency, Inc. (ISA) has partnered with Essential Learning, the largest provider of e-learning services tailored to Human Service providers. This partnership provides access to two online learning programs at a discounted rate. More than 400 courses are available for individual purchase through ISA's CEQuick website, and for organizations with extensive training requirements, you can subscribe to the Organizational Learning Management System with unlimited access to an online library with tracking and reporting features.



Essential Learning Highlights

- Exclusively focused on Human Service Organizations
- More than 400 online courses available
- Earn Continuing Education credits
- Endorsed by more National and State Associations than any other vendor
- "Learning Community" Philosophy and Business Model
- Community Library – share courses amongst colleagues
- Excellent customer support to help you set-up and fully utilize your system

SAMPLE OF COURSE LIBRARY

COMPLIANCE/OSHA:

- Cultural Diversity
- Infection Control Series
- Sexual Harassment & Workplace Harassment

CHILD RELATED:

- Calming Children in Crisis
- Developmental Stages: Infancy Through Adolescence
- Early Childhood Mental Health Consultation
- Residential Childcare Nutrition Training
- Residential Childcare Worker Training - A Series
- The ABC's of Bullying
- Working with Youth: A Strength-Based Perspective

WORKPLACE SKILLS AND MANAGEMENT:

- Board Members: Roles and Responsibilities
- Coaching and Mentoring in the Workplace
- Effective Communication in the Workplace
- Hiring and Developing Your Staff

insurance premium quote comparison

Incumbent Quote

Other Quote

Package Premium \$ _____
 Admitted Paper Yes No
 Occurrence Forms Yes No
 Claims-Made Forms Yes No Retro Date _____

PROPERTY

Blanket Building/PPI/PPO Yes No
 Limit \$ _____ Deductible \$ _____
 BI/EE Limit \$ _____ Waiting Period _____
 Includes Off Premises Utilities
 Includes Ordinance & Law
 Equipment Breakdown Yes No

GENERAL LIABILITY

Limits \$ _____ / \$ _____ Aggregate
 Deductible \$ _____
 Defense Outside Limits Yes No
 Aggregate Per Location Yes No
 Home Care Provider Yes No
 Additional Insured Endorsement Yes No
 Binding Arbitration Endorsement Yes No

PROFESSIONAL LIABILITY

Limits \$ _____ / \$ _____ Aggregate
 Separate Limits Yes No - Shared
 Deductible \$ _____
 Defense Outside Limits Yes No
 Additional Insured Includes:
 Psychiatrists 1st \$ Yes No
 Independent Contractors Yes No
 Binding Arbitration Endorsement Yes No

ABUSE & MOLESTATION

Limits \$ _____ / \$ _____ Aggregate
 Includes:
 Employee to Client
 Client to Client
 Client to Third Party
 Third Party to Client

COMMERCIAL AUTO

Symbol (1) - Any Auto Yes No
 Liability Limit \$ _____
 UM and/or UIM Limit \$ _____
 Drive Other Car (DOC) Coverage Yes No
 Collision Deductible \$ _____
 Comprehensive Deductible \$ _____
 Hired/Non-Owned Auto Yes No
 Employees as Insured Yes No
 Rental Reimbursement Yes No
 Hired Auto as Owned Yes No

UMBRELLA

Limit \$ _____
 SIR \$ _____
 Over Employee Benefits Yes No
 Over Professional Yes No
 Over Abuse Coverages Yes No

Bring this checklist to your insurance broker and ask for
 an **irwin siegel agency, inc.** quote.