

insurance risk management

AND
foster care & adoption agencies



Insurance Program coverage highlights

Foster Care and Adoption Product Features

- Package Programs include Property, Auto, General Liability, Professional Liability, Abuse, and Umbrella
- General Liability, Professional Liability, and Abuse coverage will be on non-admitted paper
- General Liability occurrence, Professional Liability and Abuse claims made
- Abuse coverage limits up to \$1,000,000
- Additional coverage options available for Youth Accident, Workers Compensation, Directors and Officers Liability, including Liability Coverage for Employment Practices

Youth-Focused Organizations should review their insurance policies to ensure that **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.

Coverage Highlights

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

Contact Irwin Siegel Agency, Inc. for more information on insurance solutions and loss control resources designed to support Foster Care and Adoption Agencies

Phone: 1.800.622.8272

Email: solutions@siegelagency.com

Risk Management featured resources

Printed Publications

- Disaster Preparedness
- Dollars and Sense of Risk Management
- Overview of Responsibilities for Board Members of Non-Profit Agencies

Video Lending Library

- Communicating with Families
- Emergency Action Plan: Crisis Under Control
- The Safest Way Out - Emergency School Bus Evacuation
- Stress Management

Partner Programs

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

Essential Learning Online Training

- Alcohol and the Family
- Calming Children in Crisis
- Early Childhood Mental Health Consultation
- The ABC's of Bullying
- Therapeutic Strategies for Promoting Positive Behavior in Youth
- Working with Youth: A Strength Based Perspective

Armatus Online Training

- It Happened to Me
- Keeping Your Foster Home Safe
- Hazing and Bullying
- Meet Sam

And many more...

irwin siegel
agency, inc.

insurance & risk management
human service programs

Supporting those who support others™

Insurance Coverage

General Liability

(Non-admitted Occurrence & Claims made)

- ▶ \$1M/3M Limits
- ▶ Employee Benefits Liability (claims made) at \$1M/1M Limits with \$1000 deductible
- ▶ Coverage for Fund Raising Events included
- ▶ Automatic Liquor Liability for Fund Raising Events
- ▶ Broad Additional Insured Endorsements available at no extra charge
- ▶ \$10K Medical Payments
- ▶ \$250K Fire Legal Liability*
- ▶ Aggregate per location endorsement
- ▶ Accident Medical for participants/volunteers available
- ▶ HIPAA Coverage available

Professional Liability

(Claims made available)

- ▶ \$1M/3M Limits available
- ▶ Abuse and Molestation have separate & dedicated limits
- ▶ Abuse and Molestation coverage for employee/client/3rd party
- ▶ Includes employees, volunteers, nurses, psychiatrists, medical directors & administrators

Property

- ▶ Blanket Property and Contents Coverage
- ▶ Replacement Cost
- ▶ Agreed Value (with signed SOV)
- ▶ Equipment Breakdown
- ▶ \$25K Earthquake & Flood*
- ▶ \$15K Emergency Vacating Expense
- ▶ Client Monies & Securities included
- ▶ 2% inflation guard applies to Building & Business Personal Property
- ▶ Special Deductible Exceptions
- ▶ Builders Risk Coverage available
- ▶ \$100,000 Property in Transit
- ▶ Enhanced Property Form

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 available
- ▶ Employees as Insured

* higher limits available for eligible risks

Inland Marine

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

Umbrella - Follow Form

(Limits available up to \$25M)

- ▶ \$10K Minimum Retention (SIR) (most states)
- ▶ Professional Liability
- ▶ Auto Liability
- ▶ Abuse and Molestation (if eligible)
- ▶ Employers Liability
- ▶ Contractual Liability
- ▶ Products & Completed Operations

Crime

- ▶ \$25K Employee Theft*
- ▶ \$25K Forgery or Alteration*
- ▶ \$10K Inside Premises Money & Securities
- ▶ \$10K Inside Premises Robbery & Safe Burglary
- ▶ \$10K Outside Premises

Submission Requirements:

- ▶ Website or Brochure
- ▶ General Application (either ISA or another carrier's general application)
- ▶ Foster Care and/or Adoption Supplements, including Sexual Abuse
- ▶ Copy of Foster Parent Contract
- ▶ 5 years currently valued loss runs with expiring premiums
- ▶ Acords
- ▶ Drivers list

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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.