

irwin siegel agency

INSURANCE PROGRAMS & RISK MANAGEMENT



Comprehensive Insurance and Risk Management for
Human and Social Service Organizations



Supporting Those Who Support Others™

SINCE 1960



About Us

Founded by Irwin Siegel in 1960, Irwin Siegel Agency (ISA) is the leading program administrator in providing insurance and risk management solutions to the human and social service field. More than 50 years ago, while serving as a board member of a local United Cerebral Palsy Association, Irwin became passionate and deeply entrenched in helping the Intellectual and Developmental Disability (I/DD) community. He realized that providers faced tremendous challenges in obtaining mission-specific insurance coverage, so he revolutionized an insurance product specifically designed to support these organizations.

Decades later, Irwin Siegel Agency is as unwavering in our commitment to the I/DD, Addiction Treatment, Behavioral Health, and Social Service fields as ever. We fully understand the nuances and distinctive needs of the human service industry. Many of our employees come from within the fields – they’ve seen life through the eyes of the people receiving care, and understand the compassion necessary for them to thrive and become independent.

Irwin Siegel Agency continues to set the standards of quality, innovation, and timeliness in building coverages based on actual claims made across all 50 states. ISA provides a robust suite of risk management service offerings and a unique, proven approach to claims handling.

Our motto is “Supporting Those Who Support Others”. While the fundamentals of the world have modernized, our commitment and thought process to the I/DD, Addiction Treatment, Behavioral Health, and Social Service fields remain constant. Our paramount goal is to ensure we provide independent agents and brokers with access to insurance programs tailored specifically to support the missions of these provider organizations.

Comprehensive Coverage Highlights

PROPERTY

- Blanket Limit Replacement Cost with Agreed Amount
- Emergency Vacating Expense
- Blanket Business Income/Extra Expense
- Extermination Expense up to \$5k
- Flood and Earthquake available
- Equipment Breakdown

COMMERCIAL AUTO

- Employees as Insured
- Drive Other Car – Executive Officers
- Non-Owned/Hired Car
- Symbol “1” Standard
- Hired Car Physical Damage

UMBRELLA

- Limits and coverage tailored based on program
- Monoline Excess

GENERAL LIABILITY

- Aggregate per Location
- Fundraising Events including Liquor Liability
- Defense Inside/Outside Limit (program pending)
- HIPAA Coverage
- Separate Abuse Limits
- Corporal Punishment

PROFESSIONAL LIABILITY

- Primary Coverage for Psychiatrists
- Independent Contractors Covered
- Broad Abuse Coverage
- Vicarious Liability coverage for employed/contracted physicians
- Defense outside the Limits
- Primary Care Clinics can be included for qualifying accounts

CRIME

- Available upon request

Areas Targeted

ADDICTION TREATMENT

Alcoholism Counseling
Crisis Intervention Hotlines
Detoxification Centers
Halfway Houses
Outpatient Addiction Treatment
Residential Treatment
Substance Abuse Programs

BEHAVIORAL/MENTAL HEALTHCARE

Behavioral Support Residences
Counseling - Outpatient & Residential
Crisis Intervention Hotlines
Eating Disorder Counseling Services
Marriage Counseling Services
Mental Health Centers & Clinics
Mobile Crisis Hotlines
Psychiatric Centers & Clinics
Psychiatric Rehabilitation Services
Residential Mental Health Facilities
Support Group Services

INTELLECTUAL/DEVELOPMENTAL DISABILITIES

ABA Therapy
Activity Centers
Arcs
Case Management and Care Coordination
Cerebral Palsy Associations
Companion Services
Day Camps
Day Programs/Day Treatment
Disability Support Groups
Early Intervention
Job Placement & Job Coaching
Residential Programs
Vocational Training

SENIOR SERVICES

Adult Day Care
Council on Aging
In-Home Hospice Services
Meals on Wheels
Senior Centers

SOCIAL AND HUMAN SERVICES

Community Action Agencies
Community Centers
Community Churches
Community Outreach Organizations
Domestic Violence Agencies
Emergency & Homeless Shelters
Employment Services
Fraternal Organizations
General Non-Profits
Goodwills
Individual & Family Social Services
Job Counseling & Training Centers
Multi-Service Centers
Outreach Programs
Parenting Education
Pregnancy Help Centers
Women's Shelters

YOUTH SERVICES

After-School Programs
At Risk Youth Programs
Boys & Girls Clubs of America
CASAs
Child Guidance Agencies
Children's Homes/Villages
Home Studies (incidental Foster Care/Adoption)
Runaway Youth Shelters
Self-Help Organizations
Teen Outreach Services
Youth Centers
Youth Residential Facilities

SPECIALTY PROGRAMS

Active Assailant
Cyber Liability
D&O/EPLI
Student/Volunteer Accident



Unparalleled Service and Support

- ✓ Direct access to your Underwriter. Our Underwriters have extensive knowledge of the human services field and keep up with developments affecting their states, our programs, and the industry.
- ✓ Our in-house underwriting includes policy rating, quote/binder issuance, auto ID cards, and endorsement processing.
- ✓ Speak with a live person. Our team is available during business hours to assist you.
- ✓ Exceptional turnaround.
- ✓ We accept competitor's applications for quoting purposes.

Risk Management Services

Our Risk Management Division is committed to helping insureds manage risk by protecting their organization, its staff, and the individuals they serve.

We provide each organization with a designated Risk Management representative who can answer questions, respond to issues, and assist insureds in selecting resources that can help prevent losses that may lead to costly claims. Some of the topics we focus on are:



Resources and Training

Our staff and affiliates provide risk evaluations, consultations, training seminars, and webinars addressing pertinent field-related issues.

LOSS PREVENTION RESOURCES

A vast library of resources developed by our own Risk Management specialists can be requested and mailed directly to insureds or downloaded from our website.

EMAIL BLASTS

Insureds stay informed about risk management resources and field-related news with updates from us via email that provide timely, pertinent information to help with agency operations.

ON-SITE CONSULTATIVE SERVICES

We orchestrate on-site consultative services from our network based on the organization's needs, then develop a support plan to help minimize losses.

Concierge Risk Management

Irwin Siegel Agency now offers Fee-Based Risk Management Services for organizations not currently insured through us.

ISA's unique team-based, client-centered approach supports loss control and quality improvement initiatives. Our risk management department members have professional and personal experience in human and social services. This unique perspective enables us to understand agencies' challenges and helps us create affordable, customized loss control programs that meet the ever-changing needs of human and social services organizations. Our capabilities include but are not limited to:

PROACTIVE RISK ASSESSMENTS

Full assessment of all programs within the organization to identify potential liability, property, employee, financial, and security losses to remedy exposure areas and to mitigate the potential for a loss before the loss occurs.

ABUSE MITIGATION POLICY AND PROCEDURE REVIEW

Complete assessment of abuse prevention, including review of all current organizational documents and processes (written policies, procedures, practices) around the protection of both staff and clients served.

CLINICAL

Consultative services are available on various healthcare risk management programs with advice on best practices and individualized solutions to mitigate risk and improve overall safety.

INCIDENT REVIEWS

Conduct a thorough review of current incident reporting practices as well as reviewing incidents and conducting an initial analysis based on frequency, severity, and location (if applicable).

TRAINING

Evaluate current training practices and assist in developing a comprehensive training recommendation plan as needed. The program will provide opportunities for training that enhance overall staff competence and safety awareness.

DEVELOPMENT OR ENHANCEMENT OF SAFETY COMMITTEE

Safety committees are formed to create the safest possible environment within an organization. We will evaluate current practices and provide tools to assist in building a solid foundation to establish a valuable and effective committee.

Claims Management

Our Claims Division is comprised of compassionate and experienced employees who facilitate the claims handling process while protecting the best interests of our insureds. We interface with claims adjusters and carriers to ensure the best quality claims service. We facilitate communication by acting as a liaison between the insured and the insurance company.

HUMAN/SOCIAL SERVICE EXPERTISE

ISA's National Coordinating Counsel, John McKeon, ESQ, practices in the field of medical malpractice, human services, and institutional health care. He has extensive experience in litigation involving professional liability with an emphasis on medical malpractice. Mr. McKeon is also certified by the New Jersey Supreme Court as a Civil Trial Attorney and handles or oversees liability cases involving persons served.

CLAIMS CAN BE REPORTED 24 HOURS A DAY, 7 DAYS A WEEK.

- ✓ siegelagency.com/claims
- ✓ isaclaimssupport@siegelagency.com
- ✓ Irwin Siegel Agency
Claims Department
P.O. Box 309
Rock Hill, NY 12775-0309
- ✓ 8AM - 5PM EST:
Phone: 800.622.8272
Fax: 845.796.3661

Submit A Risk

Have a Human or Social Service Risk that fits our program? There are several ways you can submit a risk:

- 1 PHONE: Call us at 800.622.8272
- 2 E-MAIL, MAIL, or FAX: Send your contact information and the website address of your risk to siegel@siegelagency.com. Our underwriting department will contact you. You may also submit a brochure, website address, or application to ISA by mail or fax.
- 3 ONLINE: Fill out the 'Submit A Risk' form on our website: siegelagency.com/brokers/submit-a-risk

Although we can work off competitor's applications for quoting, please be sure to submit any additional information we may need to determine the appropriate coverage options. The more information you include with your submission, the easier it will be for us to assist you.

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PRIVATE CLIENT GROUP

Access to protect what's
VALUED MOST

Superior Protection for High Net-Worth Individuals



Irwin Siegel Agency also offers tailored insurance solutions for high net-worth individuals. At ISA Private Client Group, we serve as your reliable partner, advocate, and risk manager. Our strong relationships with top high net-worth insurance carriers enable us to present multiple insurance options that best suit your clients' needs. Our team of expert advisors offer professional and personalized service to secure top notch coverage for your clients' valuable assets such as homes, automobiles, and collections.

- HOMEOWNERS
- AUTO
- PROPERTY
- PRIVATE COLLECTIONS
- WATERCRAFT
- EXCESS LIABILITY

Learn more by calling 800.622.8272 or by visiting us online at pcg.siegelagency.com.



“ISA is always able to find solutions for our clients’ coverage needs. They are a great partner!”

“We were recently involved in a complicated liability claim involving an injury to a child. We were able to successfully negotiate a settlement as a direct result of Mr. John McKeon who provided legal representation through ISA. Without Mr. McKeon, we would have been looking at protracted legal proceedings and all the emotional drainage, wasted time, and wasted resources that involved. What a great attorney—thanks ISA!”

“Thank you so much for the time you give our accounts. They are a lot of work but you give it 100%.”

“ISA has been a great partner. They provide a holistic insurance solution for many of our tough to place behavioral health, non-profit, and social services accounts. Their underwriting team is knowledgeable and provide an additional layer of expertise specific to these accounts. They are responsive, approachable, and always willing to collaborate to provide a solution for our clients.”

“I am pleased to note my satisfaction with the high standard of service given by Irwin Siegel Agency. This is a company with integrity and values focusing on providing the utmost levels of customer satisfaction. Irwin Siegel Agency is dedicated to establishing a long term, client-focused relationship, where honesty is paramount.”

“I started working with Irwin Siegel this past year ... I realized that despite working with a multitude of carriers within the insurance industry none of them compared to the form provided to the client by the Irwin Siegel Agency. The ability to have doctors and nurse practitioners included under the professional liability form when many carriers only extend vicarious liability was a game changer. I have since moved many of my nonprofits to Irwin Siegel to take advantage of their coverage forms.”

“Irwin Siegel Agency is always our first go to market and we really like working with you.”

“I was greeted with exceptional customer service that has extended well beyond your typical Program Administrator. Irwin Siegel Agency is quick to respond to inquiries, delivers timely quotes and renewals, and goes above and beyond in agent relations. They will continue to get every opportunity to assist me in my nonprofit insurance placements.”

“I have worked with Irwin Siegel Agency since 2000 and it has been a rewarding experience. Product knowledge, responsiveness, and ease of doing business are key factors in their operation. As a retail agent, it is vitally important to build relationships with program managers who consistently prove themselves.”

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RYAN
SPECIALTY

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