

Social Services Professional Liability Program Overview

Target:	Small and Medium Allied Health risks
Carrier:	Certain underwriters at Lloyds, London
Limits:	Up to \$2,000,000 / \$4,000,000
Retention:	\$0 to \$25,000. By Class and Insured's Financial Condition
Underwriting Authority:	In House
Geography:	Available in all 50 states
Lines Written:	Professional Liability General Liability 1st Dollar Defense
Basic:	Professional Liability written on a Claims-Made form General Liability written on a Claims-Made or Occurrence form Prior Acts written if needed
Optional Coverages:	Sexual Abuse up to \$1M /\$3M Defense Outside Limits Employee Benefit Liability Hired and Non-Owned Auto Punitive Damages (where allowed by law)
Highlights:	Deductibles start at 0 with low minimum premiums Legal/Media Event Expense sub-limits Evacuation Expense sub-limits Privacy Reimbursement sub-limits HIPAA sub-limits Disciplinary Proceedings sub-limits Theft Coverage sub-limits Employed Physicians

Social Services Target Classes

Adoption Agencies - Domestic Only

Alcohol/Drug Rehab

Crisis Pregnancy Center

Day Care - Senior Citizens

Day School (Mental Health/Retardation)

Employee Assistance Programs

Family Counseling

Family Planning Center

Foster Care

Group Home (Mental Health/Retardation)

Hotlines (Phone Crisis Service)

Meals on Wheels

Mental Health Facility

Mental Health Services

Miscellaneous Beds

Nanny Services - No Live-Ins

Physical/Developmental Disability Facility

Referral Agency

Respite Care

Shelter

Sheltered Workshops

Transitional Living
