



## Commercial Property Coverage

- Coverage for buildings, personal property, equipment breakdown, and business income
- Prime property enhancement with over \$1,000,000 of additional coverages
  - Over \$250,000 in crime coverage limits
  - \$150,000 in business income coverage
  - \$25,000 coverage for fine arts
  - \$15,000 coverage for earthquake sprinkler leakage
  - Solar panels automatically included in building limit
  - Ordinance or law automatically provided
- Blanket limits and agreed value available
- Special cause of loss

## General Liability

- Limits to \$1,000,000 each occurrence / \$3,000,000 aggregate
- Defense outside the limits of liability
- Prime general liability enhancement
  - Broadened named insured
  - Broad additional insured status
  - \$1,000,000 damage to rented premises limit
  - Automatic waiver of subrogation
  - Bodily injury includes mental anguish
  - Liberalization clause included
  - Coverage for unintentional failure to disclose hazards

## Abuse & Molestation Coverage

- Up to \$1,000,000 each occurrence
- Available as a separate coverage limit or part of the general liability
- Defense outside the limits of liability

## Hired and Non-Owned Auto

- \$1,000,000 limit
- \$50,000 Garagekeepers coverage
- \$500 comprehensive and collision deductibles for GKLL

## Human Services Professional Liability

- Available as a separate coverage limit or part of the general liability
- Up to \$2,00,000/\$4,000,000
- Broad coverage for professional staffing acting in their capacity
- Coverage for administration of medications
- Legal defense coverage for disciplinary proceedings brought against an employed professional, separate from policy limits

## Miscellaneous Professional Liability

- Broad definition of professional services
- Insured includes Independent Contractors and Subsidiaries
- No deductible options
- Defense cost outside the limit
- Full priors acts

## Inland Marine

- Coverage for scheduled or unscheduled items
- Open perils coverage, including theft of property
- Deductible as low as \$500

## Excess

- \$2,000,000 in excess limit available
- Coverage for general liability and professional liability

## Accident Medical

- Expense Benefit includes but are not limited to; Hospital room & board, Emergency room benefits, Intensive care room & board, In-patient surgical benefits, Rehabilitation expense benefits
- Full excess medical expense
- Includes 1 or 2 year benefit periods
- Accidental Death, Dismemberment & Paralysis Benefits: Loss of life, Brain death, loss of limb, paraplegia, quadriplegia, coma
- Deductible options from \$0 - \$10,000

## Nonprofit Management Liability

- Directors and Officers, Employment Practices, Fiduciary, and Violent Episode coverage
- Up to \$2M limits available (separate or shared)
- Includes defense outside the limits & optional duty to defend
- Modified hammer of 80/20 with 10% retention reduction for agreement to first settlement
- Fiduciary-Liability Waiver of Subrogation-available
- Personal Advertising and Intellectual Property-Copyright built into the form
- Includes Anti-trust coverage
- Provided automatic Extended Reporting Periods of up to 90 days
- True Worldwide Coverage
- Broad definition of a violent episode
- Wage and Hour coverage options
- Public Relations and counseling expenses for abuse related incidents
- Accidental Death Benefit
- Outside Directorship Coverage Insuring Agreement D
- Named Insured also covers employed legal counsel

## Accidental Medical

Accident Medical – Not Otherwise Classified  
Nonprofit & Social Service Organizations  
Sports Leagues Camps Clinics

## Amateur Sports

Sport Clubs  
Sports Associations  
Sports Camps/Clinics  
Sports Facilities  
Sports Franchises  
Sports Instructor  
Sports Leagues  
Sports Special Events  
Sports Tournaments

## Community Associations

Condominium Associations (GL Only)  
Homeowners Associations, PUD,  
Master Communities

## Health and Wellness

Aerobics Studios (Including Barre)  
Coaches/Instructors  
Fitness Studios  
Martial Arts Studios  
Personal Training Studios  
Spin Studios  
Yoga & Pilates Studios

## Miscellaneous Professional Liability

Paired with GL, Abuse, Property

Academic Testing Services  
Accident Reconstruction  
Services Actuarial/Statistical Consultant  
Administrative/Office Support Services  
Advertising Agency  
Alarm Design Services\*  
Animal Grooming  
Answering Service Appraiser  
Arbitrator  
Arborist\*  
Archaeological/Historical Consultant  
Archiving/Document Management  
Art/Gem/Jewelry Appraisal & Consulting  
Association Management  
Auctioneer

Audio/Visual Consultant  
Background Check/Screening Services  
Bankruptcy Counseling Services  
Billing Services  
Bookkeepers/Tax Preparer  
Call Centers  
Caterer  
Claims Administration  
Claims Adjuster  
Cleaning Services\*  
Coding Services/Electronic Data Processing  
Community Outreach Services  
Compliance Consultant  
Computer Forensics Investigator  
Concierge Services  
Copy Services  
Cost Containment Services  
County Clerks/Recorders\*  
Courier/Messenger Service  
Court Reporter  
Credit Counseling  
Dance Instructor  
Data Collection Services\*  
Document Destruction/Management  
Economic/Demographic Consultant  
Educational Consultant  
Employment Agency/Executive Search  
Energy Consultant  
Ergonomic Consultant  
Event/Party/Meeting Planner  
Executive Coaching Services  
Exhibit Designer  
Expert Witness  
Facilities Manager\*  
Financial Management Consultant  
Fire Investigator\*  
Fitness Instructor/Personal Trainer  
Forensics Investigator  
Freight Forwarder/Customs Broker\*  
Fundraising Consultant  
Grant Writing Services  
Graphic Design  
Guidance Counselor  
Handwriting/Document Analysis  
Hoarding Assistant Services\*  
Home/Personal Organizer  
Hospitality Management Services  
Hotel Management  
Human Resource Consultant  
Insurance Inspector/Auditor\*  
Interior Design  
Interpreter/Translator  
Inventory Services

Landscape Design  
Librarian\*  
Life Coach  
Lighting Design Consultant  
Lobbyist\*  
Mailing Services  
Management Consultant  
Manufacturer Representative\*  
Marketing Consultant  
Media Consultant  
Mediator  
Mental Health/Case Manager  
Mortgage Field Inspector  
Municipal Consultant  
Music and Sound Design Consultant  
Non-Profit Advocacy & Consulting  
Notary  
Occupancy/ Condition Inspections\*  
Outsourcing Consultant Paralegal  
Park Management Services\* Payroll  
Processing Services Personnel  
Evaluator  
Pet Sitter  
Photographer/Videographer  
Polygraph Operator  
Premium Finance Company  
Print Broker  
Private Investigator\*  
Process Server\*  
Project Management  
Promotional Services\*  
Property Manager\*  
Property Preservation Services  
Public Record Search  
Public Relations Consultant  
Publisher  
Real Estate Appraiser  
Real Estate Agent/Broker\*  
Registered Agent Services  
Relocation Services\*  
Reserve Study Consultant  
Resume Service  
Risk Management Consultant  
Safety/Security Consultant\*  
Seminar Instructor  
Service Contract Administrator  
Social Security Representative  
Social Worker  
Speech Therapist  
Sports Instructor  
Supply Chain Consultant  
Teacher\*  
Technology Services

Telecommunications Consultant  
 Traffic/Parking Consultant\*  
 Training Specialist  
 Transcription/Stenographer Services  
 Travel Agent  
 Trustee  
 Tutor  
 Urban Planning Consultant  
 Wedding Planner  
 Wind Mitigation/4-Point Consultant

### Nonprofit & Social Service

Arboretums  
 Associations (non-trade)  
 Before & After School Educational Programs  
 Boys & Girl Clubs  
 Business Associations  
 Chamber of Commerce  
 Community Action Program  
 Community Center  
 Conservation Groups  
 Counseling Offices  
 Crisis Center  
 Food Bank  
 Foundations  
 Gardens  
 Goodwill  
 Group Homes for IDD  
 Head Start  
 Historical/Preservation Society  
 Home Health - Respite Care  
 Home Health - Non-Skilled Care  
 Home Health - Mixed Care  
 Homeless Shelters & Battered Person's Shelters  
 Hospice  
 Independent Living for IDD  
 Job Training/Sheltered Workshop  
 Junior League  
 Library  
 Meals on Wheels  
 Mental Health Advocacy  
 Mental Health Residential  
 Museum  
 Nonprofits - Not otherwise classified  
 Performance Art Group  
 Private Schools  
 Professional & Trade Associations  
 Rescue Mission  
 Senior Center  
 Social Clubs

Social Service Organizations - Not otherwise classified  
 Recovery Meetings  
 Substance Abuse - Outpatient Only  
 Thrift stores  
 Trade Associations  
 Urban League  
 United Way  
 Visitor Center  
 YWCA

### Nonprofit Management Liability

Paired w/all package classes plus  
 Alcohol and Drug Rehab  
 Alumni Associations  
 Aquariums  
 Arboretums Associations (non-trade)  
 Bar Association  
 Before & After School Educational Programs  
 Big Brother/Big Sister  
 Boys & Girl Clubs  
 Business Associations  
 Camps (non-sports)  
 Chamber of Commerce  
 Churches  
 Community Action Program  
 Community Center  
 Conservation Groups  
 Cooperatives  
 Counseling Offices  
 Crisis Center  
 Daycare Center  
 Fairs/Exhibitions  
 Food Bank  
 Foundations  
 Fraternal Org  
 Gardens  
 Goodwill  
 Group Homes for Children  
 Group Homes for IDD  
 Head Start  
 Historical/Preservation Society  
 Homeless Shelters & Battered  
 Person's Shelters  
 Hospice  
 Housing Authority  
 Independent Living for IDD  
 Job Training/Sheltered Workshop  
 Junior League  
 Library  
 Meals on Wheels

Mental Health Advocacy  
 Mental Health Residential  
 Museums  
 Nonprofit - Not otherwise classified  
 Performance Art Group  
 Private School  
 Professional & Trade Associations  
 Rescue Mission  
 Safety Council  
 Senior Center  
 Social Clubs  
 Social Service Organizations - Not otherwise classified  
 Sport Clubs  
 Sports Associations  
 Sports Camps/Clinics  
 Sports Facilities  
 Sports Franchises  
 Sports Instructor  
 Sports Leagues  
 Sports Special Events  
 Sports Tournaments  
 Substance Abuse - Outpatient Only  
 Thrift stores  
 Trade Associations  
 Urban League  
 United Way  
 Visitor Centers  
 Utility Water and Sewer Districts  
 Yacht Clubs  
 YMCA's  
 Youth Association  
 Zoo's

### Special Events

Concerts & Comedy Shows  
 Conferences  
 Farmers Markets  
 Festivals  
 Parades  
 Special Events - Not Otherwise Classified  
 Sporting Event  
 Weddings