

# Social Services PROGRAM



**The Social Services Specialty Program** from West Bend offers protection for businesses with these property and casualty insurance coverages:

- General Liability
- Professional Liability
- Abuse and Molestation
- Personal and Advertising Liability
- Employment Practices Liability
- Not-for-profit Directors and Officers Liability
- Property
- Crime
- Inland Marine
- Auto
- Workers' Compensation
- Umbrella

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## A specialized insurance program for a wide range of social services operations including:

- Adult daycare centers
- AODA treatment centers
- Clothing centers
- Companion/support services
- Education evaluation centers
- Food pantries
- Head Start programs
- Homeless shelters
- Hospice centers
- Information and referral services
- Meals on wheels programs
- Methadone maintenance
- Needle exchange
- Neighborhood centers
- Nutrition sites
- Occupational rehab centers
- Outreach ministries
- Prevention and intervention
- Public services agencies
- Senior centers
- Sheltered workshops
- Telephone crisis centers
- Transitional living centers
- Women's shelters

### Liability coverage may include:

- General Liability limits as high as \$1 million occurrence/\$3 million aggregate
- Professional Liability
- Abuse and Molestation
- Medical Payments – \$5,000 per person
- Fire Legal Liability
- Employees as Additional Insureds
- Employee Benefits Liability (*claims-made coverage*)
- Employment Practices Liability (*claims-made coverage*)

- Not-for-profit Directors and Officers Liability
- Building Owner as Additional Insured
- Voluntary Property Damage
- Volunteers as Additional Insureds
- Plus Pak Liability

### Other coverages and options:

- Umbrella – Limits up to \$10,000,000
- Theft of Personal Property by Insured's Employee
- Crime – Employee Dishonesty, Money and Securities, Forgery and Alteration
- Resident's Property coverage
- Personal Computers, EDP Equipment, Data, Media, and Phones
- Inland Marine
- Valuable Papers and Records
- Accounts Receivable
- Fine Arts
- Employers Liability in Ohio
- Auto
- Workers' Compensation may be available subject to eligibility.

### Property coverage may include:

- 4% inflation guard on buildings
- Equipment Breakdown on building and contents
- Utility Service – direct damage
- Utility Service – time element
- Agreed Value on buildings
- Blanket insurance
- Business Income (*with extra expense*)
- Water Backup, Sump Pump Overflow
- Electronic Media and Records Business Interruption
- Outdoor Fences
- Replacement cost, ACV, or functional
- Signs
- Property Enhancement Endorsement – Essential and Elite options

**Contact your independent insurance agent for more details.**