

## Human Services Program | Coverage Highlights

### About Berkley Human Services

Berkley Human Services is the W. R. Berkley Corporation operating unit devoted to Human Services Organizations. Our insurance policies are written through our Berkley affiliates, each of which is rated A+ (Superior) by A.M. Best Company with a Financial Category of XV.

We offer property and casualty coverages designed for the unique operational aspects of social service organizations. Our Human Services Program dates back to 1989, and has continuously evolved to meet the unique needs of the market we serve. We insure both nonprofit and for-profit social service organizations, such as sheltered workshops, group homes, senior citizen centers, senior independent living, counseling services, YMCAs, YWCAs, and Boys & Girls Clubs.



### Coverage Highlights

#### General Liability

- Occurrence form (Claims Made form available)
- Limits to \$1,000,000 per occurrence and \$3,000,000 aggregate (additional limits available)
- Broadening endorsement included on every policy

#### Property

- Buildings and business personal property
- Business income and extra expense
- Equipment breakdown
- Accounts receivable
- Valuable papers and records
- Electronic data processing
- Broadening endorsements available

#### Professional Liability

- Occurrence form (Claims Made form available)
- \$1,000,000 per occurrence and \$3,000,000 aggregate (Additional limits available)

#### Inland Marine

- Flexible to meet your unique needs

#### Abuse or Molestation

- Occurrence form (Claims Made form available)
- Limits to \$1,000,000 per occurrence and \$3,000,000 aggregate (additional limits available)

#### Automobile

- \$1,000,000 combined single limit
- Liability and physical damage
- Hired and non-owned liability
- Social service agencies - volunteers as insureds
- Broadening endorsement available

#### Data Compromise and Identity Recovery

- Data Compromise coverage limit of \$50,000 (Limits up to \$250,000 available)
- Identity Recovery Coverage limit of \$15,000

#### Crime

- Loss Sustained Form
- Employee Dishonesty Forgery/Theft

#### Excess Liability

- "Follow form" for occurrence or claims made
- Limits available up to \$10,000,000 per occurrence and \$10,000,000 aggregate



## Target Organizations

Berkley Human Services insures a variety of nonprofit and for-profit social service organizations. The following list provides examples of the types of social service organizations Berkley Human Services insures through its Human Services program, but is not all inclusive:

- Boys & Girls Clubs
- Chemical Dependency Programs
- Community Action Programs
- Community Centers
- Community Outreach Groups
- Counseling Centers
- Cultural Arts Programs
- Day Activity Centers
- Early Intervention Programs
- Employment or Job Training Programs
- Group Homes
- Head Start Programs
- Montessori Schools
- Preschools
- Programs for Developmentally or Physically Challenged Individuals
- Ronald McDonald Houses
- Senior Centers
- Senior Independent Living Facilities
- Shelter Facilities
- Supported Employment Programs
- YMCAs
- Youth Development Programs
- YWCAs

## Service Highlights

- Risk Control
  - On-site consultants
  - J.J. Keller Online Training Courses
  - “Resource Library” of risk management materials
  - Risk Control publications
- Special hazard checklists
- 24-hour availability in claim emergencies

## Why Choose Berkley Human Services?

- Coverages offered through multiple affiliates of W. R. Berkley Corporation rated A+ (Superior) by A.M. Best Company
- Comprehensive and competitively priced coverage and limits
- Specialized loss control services
- Coverage available for Abuse and Molestation liability
- Optional premium payment plans
- Physical damage and liability coverage for cars, buses, and vans
- Knowledgeable and professional underwriting and claims service
- Wide range of acceptable underwriting classes
- Access to discounted background checks through Intellicorp
- Over 25 years of experience focusing exclusively on Human Services

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.



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