

## *NIF Group, Inc. - Safeco*

### **Nonprofit Social Service Coverage Features**

#### **Liability**

- ◆ Premises Liability \$1,000,000/\$3,000,000.
- ◆ Personal Injury.
- ◆ Volunteers as Additional Insureds.
- ◆ Coverage for Additional Insureds when required by contract.
- ◆ Employee Benefits Liability.
- ◆ Medical payments of \$10,000.
- ◆ Sexual Misconduct Liability.

#### **Professional Liability**

- ◆ Broad insuring agreement that covers the insured without restriction to a specific business, operation or social service activity \$1,000,000/\$3,000,000.
- ◆ Vicarious Liability for acts of MD's, independent contractors and employee/volunteer professionals.
- ◆ Can be offered on an occurrence or claims made basis.
- ◆ Coverage for prescribing of drugs.
- ◆ Primary Medical Malpractice for MD's or psychiatrists employed by the insured.

#### **Umbrella**

- ◆ Includes all Additional Insureds included in the underlying policy.
- ◆ No territorial limits.
- ◆ Limits to \$10,000,000 available.

#### **Property**

- ◆ Comprehensive cause of loss protects buildings, business personal property, loss income and extra expense.
- ◆ EDP coverage to \$50,000 included for damage to equipment, data and media. Higher limits available.
- ◆ \$25,000 for loss to Valuable Papers and Records. Higher limits available.
- ◆ Coverage for Sewer and Drain Backup.

#### **Automobile**

- ◆ Owned Auto's, including vans and/or buses used to transport clients.
- ◆ Hired and Non-owned Coverage.
- ◆ Volunteers as Additional Insureds.

#### **Crime**

- ◆ Employee Dishonesty.
- ◆ Money and Securities.



*Experience. The Difference.*

Coverage descriptions have been simplified. The full and exact contract is contained in the policy.