

 *Hanover Human Services Advantage*

# Professional Liability, General Liability, and Abuse & Molestation Coverage



## Avoid being blind-sided by the unforeseen.

Your job is to help others where they're most vulnerable. Our job is to do the same for you.

The Hanover's Human Services Professional Liability, General Liability, and Abuse & Molestation are designed to meet the unique and complex exposures faced by human services organizations.

### Protection beyond slips and falls.

Think liability and obvious things come to mind: slips, falls and other common accidents that can occur on your premises. But protection against such mishaps only neutralizes a small portion of the exposures human services organizations typically face daily. For those much broader and potentially far more serious exposures, your organization needs The Hanover's Professional Liability and General Liability insurance. This coverage provides legal defense and indemnity should your organization be sued by third parties for alleged or actual wrong-doing by employees, volunteers, or others who work on your behalf.

Some human services organizations should also consider protection against an often overlooked liability exposure—abuse and molestation. The Hanover's Abuse and Molestation Liability insurance offers a simple yet robust solution with the flexibility to choose the exact limits and level of coverage you need.

### From vulnerability to coverage.

Bad things can happen to good organizations. Allegations of abuse or misconduct, negligent supervision, failure to render professional services, sometimes resulting in bodily injury or death—such vulnerabilities are routinely encountered by many non-profit organizations despite providing the very best service.

Coverage from an insurance company that fully understands these exposures is vital to the financial health of a nonprofit organization. By proactively developing resources and coverages that specifically address these exposures, The Hanover offers nonprofit organizations a way to continue the fine work they do, in spite of the damages that can be done by actual or alleged allegations.

### Options unique to your operation.

The Hanover's comprehensive program offers options that would help your organization to mitigate the high cost of catastrophe, including negative publicity, by adding coverage enhancements unique to your operation. What's more, The Hanover can help your organization limit your exposures providing suggested Risk Solutions measures.

Having adequate General Liability insurance coverage is essential to any human services agency. So also is having that coverage backed by a financially strong insurance company with a proven record of performance. But choosing The Hanover means more than meeting your organization's specific liability insurance needs. Above all, it would allow you to spend your time and energy on serving the needs to those in your care.

## Professional Liability Coverage

The Hanover's separate Professional Liability coverage form helps to protect human services agencies from professional liability exposures.

COVERAGE	YOUR NEED	OUR REPOSE	LIMIT
Professional Liability Coverage	Human services agencies perform various professional services in connection with the services they offer. Most General Liability policies do not provide coverage for professional exposures.	The Hanover Professional Liability Coverage Form provides coverage for damages relating to wrongful acts arising from the performance or failure to perform professional services. Professional services include the vicarious liability for employed, contracted, or volunteer physicians or dentists. Coverage can be written on an occurrence or claims-made form.	Various limits are available
Professional Liability Coverage	Human services agencies occasionally have a contract with or employ a psychiatrist to perform psychiatric services on clients.	The Hanover's Professional Liability coverage provides your vicarious liability for psychiatrists who perform services on your behalf.	Included
Supplemental Payments (included in the coverage form)	Human services agencies have unique additional legal expenses associated with their operations.	Included in the form is up to \$100,000 in coverage for reasonable legal services and other expenses a human services agency may incur in the investigation and defense of disciplinary proceedings resulting from a wrongful act. Up to \$100,000 coverage is also provided for legal services and expenses relating to any act or omission in providing formal accreditation or standard review services.	\$100,000
Additional Insured Endorsement	The human services agencies may be asked to add organizations as Additional Insureds in connection with your professional services performed for the Additional Insured.	This endorsement adds persons or organizations who have agreed by written contract to be added as Additional Insured onto the human services organizations' Professional Liability policy while they are performing on behalf of the organization.	Included

## General Liability Broadening Endorsement

This optional endorsement provides a broad range of coverages, including:

COVERAGE	YOUR NEED	OUR RESPONSE	LIMIT
Additional Insured by Contract, Agreement or Permit	Human services agencies are often required by contract to name a business partner, permit grantor or landlord as an Additional Insured.	This coverage automatically adds as an Insured any person or organization who is doing work for the human services agency where there is a written contract, agreement or permit requesting the person or organization be added as an Insured on the Insured's policy.	Included
Additional Insured—Broad Form Vendors	Human services agencies often have a sheltered workshop or vocational program that manufactures products, which vendors sell to the public.	This coverage applies the general aggregate limit of insurance to each location.	Included
Aggregate Limit per Location	Human services agencies often have more than one location.	This coverage applies the general aggregate limit of insurance to each location.	Included
Bodily Injury Redefined	A person can be physically injured on the premises of a human services agency or as a result of its operations. This injury may also include mental anguish for which the human services agency may be held liable.	The definition of bodily injury is expanded to include mental anguish or other mental injury resulting from "Bodily Injury".	Included
Employee Indemnification Defense Coverage for Employee	An employee of a human services agency is arrested on criminal charges while performing his or her job, but the charges are dismissed or the employee is found not guilty.	At the request of the human service agency, and if the employee is found not guilty, we will reimburse the agency for the sums that they voluntarily pay to the "employee" for the reasonable and necessary defense costs incurred by that employee.	\$25,000 per policy limit
Product Recall Expense—Each Occurrence Limit	A sheltered workshop or vocational program may need to recall a product because of a known or suspected defect as determined by the human services agency or a government body.	We provide \$25,000 in coverage for the expenses associated with recalling the product.	\$25,000 per occurrence/ \$50,000 aggregate
Property Damage Legal Liability (Fire, Lightning, Explosion, Smoke or Leakage Damage)	Human services agencies often rent their locations and may be held liable for damages to those premises.	This provides \$1 million in coverage for damages to the rented premises due to fire, lightning, explosion, smoke or leakage from fire protective systems. In addition, there is a \$30,000 limit for damage to the rented premises caused by the client(s) of a human services agency.	\$1,000,000 (\$30,000 for damage caused by client)



**The suite of General Liability broadening coverages includes 14 other valuable General Liability coverages:**

- Additional Insured—Primary and Non-Contributory
- Blanket Waiver of Subrogation
- Broad Form Property Damage—Borrowed Equipment, Customers Goods & Use of Elevators
- Knowledge of Occurrence
- Liberalization Clause
- Medical Payments
- Newly Acquired or Formed Organizations—Covered until end of policy period
- Non-Owned Watercraft
- Supplementary Payments Increased Limits
  - Bail Bonds
  - Loss of Earnings
- Unintentional Failure to Disclose Hazards
- Unintentional Failure to Notify
- Broad Form Named Insured
- Extended Property Damage
- Mobile Equipment Redefined
- Personal Injury—Broad Form

## Other Liability Endorsements

In addition to the suite of General Liability broadening coverages, The Hanover offers several other liability products—specifically for human services organizations—to close coverage gaps and enhance your protection.

COVERAGE	YOUR NEED	OUR REPOSE
<b>Additional Insured Human Service Organization</b>	The Insured provisions of most General Liability policies do not include some of the unique business relationships human services agencies have, such as multiple funding sources, students in training and independent contractors.	This endorsement adds the following Insureds to the General Liability policy: home healthcare providers, funding sources, students in training, independent contractors, medical directors and administrators, and organizations with financial control of the Named Insured.
<b>Human Services Broadened Named Insured</b>	Human services agencies often have unique ownership structures and relationships with other entities they manage and/or control.	This optional endorsement broadens the Named Insured provision on the Commercial General Liability policy to respond to the unique ownership and control structures of human services agencies and their subsidiaries.
<b>Limited Rental Lease Agreement</b>	Human services agencies often have an agreement with an apartment building to house clients. This is common in transitional living arrangements. If the client causes damage to the rented premises, the human service agency may want to indemnify the owner in order to preserve the renting relationship for future clients.	This optional endorsement indemnifies the Named Insured for their liability assumed in a contract or agreement regarding the rental or lease of premises on behalf of their client for up to \$50,000.

COVERAGE	YOUR NEED	OUR REPOSE
Med-Pay Increased Limit and Extended Reporting Period	When accidents occur, human services agencies may want medical payments available for expenses incurred.	This optional endorsement increases the Med-Pay limit to \$20,000 and extends the reporting period from 1 to 3 years.
Athletic Activities Modified Med-Pay	Human services agencies often have clients participating in sports and rely on volunteers to help supervise or coach. Traditional medical payments coverage excludes participants and instructors injured during athletic activities.	This optional endorsement modifies the Med-Pay exclusion to include those individuals who actually take part in athletics.
Excess Medical Payments Coverage for Athletic Participants	Often an accident policy will cover clients of the human services agency who participate in athletics or in camps.	This optional endorsement provides excess medical payments for athletic participants for a policy aggregate limit of \$25,000.
Special Event Endorsement	Human services agencies often host or sponsor special events to generate revenue. These events can include a wide range of activities requiring additional coverage	The Hanover has created several Special Events insurance products to meet the needs of most human services agencies' fundraising events.
Physical Abuse, Sexual Misconduct and Sexual Molestation	Despite the best safeguards, human services agencies face exposures to physical abuse, sexual misconduct and sexual molestation allegations. This type of claim is excluded from most General Liability policies.	The Hanover provides Physical Abuse, Sexual Misconduct and Sexual Molestation Coverage as an endorsement to the General Liability policy. This coverage pays for damages due to injury arising from physical abuse, sexual misconduct or sexual molestation. Injury includes emotional distress, as well as certain libel, slander, and invasion of privacy claims, bodily injury, and mental anguish. A choice of limits are available to fit the individual needs of the human services agency.
Innocent Party Defense Coverage for Employees	Defending an accused perpetrator of an act of physical abuse, sexual misconduct or sexual molestation is generally not covered under most abuse and molestation coverage forms. It may benefit the human services agency to defend an innocent party in a physical abuse, sexual misconduct or sexual molestation case.	The Hanover provides defense expense for Insureds accused of participating in a physical abuse, sexual misconduct or sexual molestation case.
Supplemental Payments Image Restoration	After a physical abuse, sexual misconduct or sexual molestation incident, a human services agency may incur additional expenses replacing an individual or restoring the reputation of the human services agency.	At the request of the human services agency, The Hanover will reimburse them for costs such as: <ul style="list-style-type: none"> <li>• Recruiter expenses and advertising costs to replace an Insured as a result of an actual or alleged physical abuse, sexual molestation or sexual misconduct incident—up to a limit of \$5,000 during the policy period; and</li> <li>• Image and public relations consulting to restore the human services agency's reputation and consumer confidence after a claim for physical abuse, sexual misconduct or sexual molestation—up to a limit of \$5,000 during the policy period.</li> </ul>

## Additional Supplemental Payments Endorsement

The Hanover offers a simple endorsement that provides a unique bundle of coverage tailored to meet the needs of human services agencies. The Additional Supplemental Payments Endorsement provide coverage for:

COVERAGE	YOUR NEED	OUR REPOSE	LIMIT
Identity Theft Expense	Human services agencies rely heavily on their board of directors for a variety of responsibilities. human services agencies want to make sure these directors are fully protected from a wide range of exposures, including the unlawful use of the directors' personal information.	At the request of the human services agency, The Hanover will provide reimbursement expenses for identify theft to a current Director or Officer of the agency.	\$5,000
Terrorism Travel Expense	Directors and Officers of a human services agency often travel on behalf of the agency. If an act of terrorism occurs while the Director or Officer is traveling on behalf of the agency, they may incur additional travel expenses.	The Hanover provides coverage for the travel expenses, including hotel expenses and the subsequent increase in the fare of traveling.	\$5,000
Emergency Real Estate Consulting Fee	The human services agency's primary location may be damaged, which may require the human services agency to relocate.	When the primary location is unusable for 72 hours, The Hanover provides coverage for realtor and real estate consulting fees associated with such a relocation.	\$5,000
Executive Officer Replacement Expenses	Chief Executive Officer or Executive Director of a human services agency is a critical position. A permanent disability or death can necessitate a costly search for a replacement.	The Hanover provides coverage for expenses related to the replacement of the Chief Executive Officer or Executive Director who dies or becomes permanently disabled. This includes advertising and travel costs as well as other costs associated with finding applicants.	\$50,000
Insured's Work Material Expenses	Employees of human services agencies often take their equipment (laptops, etc.) with them when they go home or travel.	The Hanover provides coverage for 50% of the deductible paid under their personal or business property insurance policy for any work material stolen from a residence or automobile.	\$1,000
Kidnapping Expenses	A Director, Officer, or one of their family members may be kidnapped as a result of work associated with the human services agency.	The Hanover provides coverage for kidnapping expenses incurred in response to the kidnapping, within the U.S., of a Director or Officer of the Insured or the Director's or Officer's spouse or child.	\$50,000
Unpaid Donations/Pledges	A donor may not be able to fulfill a written pledge due to bankruptcy or unemployment.	The Hanover provides coverage for unpaid written pledges due to the bankruptcy, reorganization or unemployment of the donor.	\$5,000

## Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.



## Let's explore your coverage options together

**Nobody knows more about the special risks human services organizations face than your Hanover Agent and the team at The Hanover. Your Hanover Agent can provide complete details. Partner with your agent today to make sure you get the right coverage to adequately protect your human services organization.**



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