

OthersFirst® Protection Package for YMCAs and YWCAs

In overseeing the day-to-day operations of a local YMCA or YWCA, your main focus is responding to the critical social needs of community residents. Our insurance program helps to ensure you can continue your important work should the unfortunate ever happen.

All the right options to tailor coverage *precisely* to the needs of your organization.

Harleysville's OthersFirst® Protection Package gives you the flexibility to choose from among a wide array of coverage options to guard against the special risks your organization faces every day. In addition to the fundamental protection for your buildings, property and commercial vehicles, OthersFirst also offers coverage for a number of exposures inherent to your industry, such as:



Professional liability coverage—Insures counselors, day care employees, fitness instructors and others against liability claims stemming from professional services they provide or fail to provide. Coverage available on an occurrence or claims made basis (may vary by state).

Abuse or molestation coverage—Covers your YMCA/YWCA against claims arising from allegations of client abuse or allegations of improper supervision of clients that leads to abuse.

Liability coverage for YMCA/YWCA-sponsored activities—Insures against claims arising from the following activities supervised by your employees or volunteers:

- Aquatic exposures
- Climbing walls
- Fitness equipment
- Skate parks
- Camps
- Licensed day care
- Preschools
- Skating rinks
- Childwatch
- Fitness classes

Fund-raising events—Protects against liability claims stemming from injuries suffered at fund-raisers held in support of your YMCA/YWCA.

Plus, when you want more liability protection than a standard policy affords for hired and non-owned vehicles, Harleysville offers you the option to obtain additional coverage for them. You also can purchase a business umbrella policy with limits up to \$10 million.

When you insure with the “Good people to know” at Harleysville, you can expect:

A host of coverages tailored to meet your organization’s needs.

Competitive pricing based on the scope of your operation, and **flexible pay plans** to meet your cash flow needs.

A range of convenient payment options, including credit card when paying online or by phone, plus the easiest and least expensive option, recurring electronic funds transfer (EFT).

Exceptional claims service that begins when you report a loss using our 24/7 toll-free number.

A menu of risk management services to help minimize your exposure to loss (See the other side of this page.)

Talk to your independent Harleysville agent today to learn more about how our OthersFirst Protection Package is the ideal product for safeguarding the financial interests of America’s YMCAs and YWCAs.

Risk control tools to help keep your YMCA/YWCA running safely and smoothly



Harleysville and your independent agent can help you identify hazards at your YMCA or YWCA and tailor a risk control program specifically to your operation. Plus, you'll have help with every aspect of managing risk at your facility. From creating the right policies and procedures ... through adding the right kinds of employees and volunteers to your staff ... to using a nationally known fleet safety hotline to reduce vehicle accidents and related expenses.

Ask your agent for information on any of the services listed below. Or, contact Harleysville Risk Services at 1.800.523.6344, ext. 8100, or by e-mail at riskservices@harleysvillegroup.com.

When you want to ...	Harleysville can connect you with ...	Delivered to you by ...
 <p>Know the risks inherent to your operation and have plans in place to manage them</p>	<p>A leading organization that helps you take an <i>enterprise approach to risk management</i> with a focus on key exposures including:</p> <ul style="list-style-type: none"> ■ Aquatic safety ■ Child abuse prevention ■ Employee safety and general risk management practices ■ Asset protection 	<p>Safe-WiseSM Consulting</p>  <p>Free service to our policyholders</p>
 <p>Create and implement risk management policies with maximum efficiency</p>	<p>An industry-recognized resource that provides Web-based access to all your important <i>risk management information and training records</i>. With this service, you can easily:</p> <ul style="list-style-type: none"> ■ Create policies, documents and online training modules ■ Train employees of your organization on key risk management concepts and behaviors for YMCAs and YWCAs ■ Track policies read and training completed 	<p>RiskManager.net</p>  <p>Preferred pricing for our policyholders</p>
 <p>Add the right kinds of individuals to your staff</p>	<p>Preferred pricing on <i>background checks, credit reports, employment verification, etc.</i> This secure and instant online access to criminal records and other public information helps reduce your organization's exposure to:</p> <ul style="list-style-type: none"> ■ Fraud ■ Workplace violence ■ Negligent-hiring lawsuits 	<p>IntelliCorp[®] Records, Inc.</p>  <p>Preferred pricing for our policyholders</p>
<p>Monitor and coach staff members who drive vehicles on your facility's behalf</p> 	<p>A leading <i>fleet safety management solution</i> that serves 10,000+ North American companies with more than 600,000 vehicles, Driver's Alert[™] offers you the following state-of-the-art services:</p> <ul style="list-style-type: none"> ■ Decal-based "How's my driving?" program—A concerned motorist calls the 800 number displayed on the insured's vehicle to report a specific problem to a live operator in a 24/7/365 call center. The system automatically creates reports, tracks trends, and recommends computer-based training for drivers who trigger the calls. ■ Employee training library—A searchable online training library delivers interactive courses covering safe driving and transportation, OSHA essentials, ergonomics, health and wellness, drug and alcohol policies, etc. ■ GPS tracking units—Driver's Alert units provide real-time information on driver behavior, fuel usage, preventive maintenance targeting, employee productivity and more. Devices warn drivers of unsafe behavior via audible alerts. 	<p>Driver's Alert[™]</p>  <p>Free service to our policyholders</p> <p>Preferred pricing for our policyholders</p> <p>Preferred pricing for our policyholders</p>