



*StarAdvantage*<sup>®</sup> Series

**OthersFirst<sup>®</sup> Protection Package**

**Product Guide**

# Contents

<b>Introduction to human services program</b> .....	1
<b>The business we want</b> .....	2
<b>OthersFirst Protection Package</b> .....	4
<b>OthersFirst property enhancements:</b>	
• Human Services Property Endorsement .....	6
• Human Services Workplace Violence Loss of Income Endorsement .....	7
• Human Services Enhancement Endorsement .....	7
<b>OthersFirst liability enhancements:</b>	
• Human Services Professional Coverage Form .....	8
• Human Services Abuse or Molestation Coverage Form .....	8
• Human Services Liability Endorsement .....	8
<b>Value-added services</b> .....	9



Note: The information contained in this product guide is intended solely to highlight the key product features of Harleysville's OthersFirst Protection Package designed for the human services market. While every attempt was made to ensure accuracy of the information contained within, in the event there are discrepancies between this information and the coverage forms, the terms of the coverage forms will govern. For complete product details, terms, conditions and limitations, refer to the coverage forms or consult your Harleysville underwriter.

# StarAdvantage® Series

Introduction to Human Services Program



## OthersFirst® Protection Package

Meeting the insurance needs of people in the business of helping others

Harleysville's OthersFirst® Protection Package serves the greater good of our communities by providing insurance coverage tailored to organizations that provide services to people with special needs. More specifically, this product is ideal for:

- Clients who care for the elderly, the disadvantaged and others with physical or intellectual disabilities
- Mental health adult residential programs
- Day care centers for children with and without special needs

Because many of our own agents already have a substantial number of accounts in this segment, Harleysville's ability to serve this important market is further evidence of our commitment to help our agency partners grow their core business.

### A product that meets your customers' needs precisely

Part of Harleysville's StarAdvantage® Series product suite, OthersFirst offers the flexibility to deliver a competitive product tailored to the specific needs of your individual customer. Using the Commercial Package Policy (CPP) as its base, you can choose from a wide range of basic and optional coverage forms and endorsements to provide both fundamental protection as well as coverage that addresses the specific risks inherent to the human services industry, such as:

- Liability claims stemming from professional services rendered or failed to render
- Allegations of abuse or molestation
- Breach of fiduciary duties

Note that workers compensation coverage is not available for your human services accounts.

### The expertise to help you write the business profitably

Harleysville employs a special team of commercial lines insurance veterans with extensive experience in the human services market to direct the growth, profitability and development of products for this segment. Under their leadership, the OthersFirst program is centrally underwritten in Harleysville's home office. Agents are granted *direct access* to the underwriters handling this business for them.

### The extra help your customers will appreciate

Human services customers insured with Harleysville gain access to a wide array of services to help them maintain safe work environments and reduce their exposure to liability and property losses. See page 9 for details.

### The competitive compensation you'll appreciate

Harleysville pays competitive commissions for the human services business you place with us, and offers you profit-sharing opportunities (via our Agency Partnership Incentive Plan) you may not have with your present carriers.





# The business we want



## ■ Profit and non-profit entities that assist:

- Battered women
- Drug/alcohol addicts
- Homeless people
- People who are developmentally disabled
  - Down Syndrome/People with intellectual disabilities
  - Cerebral Palsy
  - Autism
- People in need of family/marital counseling
- Senior citizens

## ■ Entities that serve communities, including:

- Food banks
- Jewish community centers
- YMCAs

## ■ Entities that serve children:

- Before and after-school day care
- Child and infant day care centers
- Nursery schools
- Preschools

## ■ Non-residential advocacy groups

- Organizations that advocate for a particular cause, such as autism awareness

## ■ Non-residential community action agencies/outreach programs, such as:

- Early childhood programs ( i.e., Head Start or other early intervention programs)
- GED classes
- Sheltered workshops for the developmentally disabled
- Weatherization programs





■ **Non-residential adult day care centers for seniors, with activities that may include:**

- Arts and crafts
- Exercise classes
- Meals
- Nursing services
- Occupational/physical therapy

■ **Non-residential**

- Camps, when they are part of a larger risk
- Community centers
- Day care for special needs children
- Schools/programs for people with hearing loss or vision impairment
- Self-help organizations, such as grieving support groups
- Vocational rehabilitation

■ **Residential**

- Alcoholism and drug rehabilitation centers, including detoxification
- Emergency shelters/transitional living
- Group homes for developmentally disabled people, including those with intellectual disabilities
- Homes for the brain-injured
- Hospice
- Intermediate care centers
- Supported apartments/independent living



**What we won't write**

■ **Non-residential**

- Disaster services
- Home health agencies/visiting nurses

■ **Residential**

- Assisted living
- Foster care
- Low-income/affordable housing (Section 8)
- Nursing homes/skilled care for any segment of the population
- Residential facilities for fire-starters
- Residential offender programs, including sexual offenders of any sort



## OthersFirst Protection Package

With the Commercial Package Policy (CPP) as its base, the OthersFirst Protection Package uses a combination of basic and optional coverage forms and endorsements to meet the specific needs of your customer. Monoline policies also are available.

### Commercial Property Coverage Part

---



#### Building and Personal Property Coverage Form

When written as a package, the Building and Personal Property Coverage Form is required, using either the Basic, Broad or Special Causes of Loss Form. If the Special form is selected, all property endorsements below may be added—at a separate premium charge—as Additional Coverages. Note that other Harleysville commercial property enhancement endorsements are not available for use with the OthersFirst product.

**Human Services Property Endorsement** *(See page 6)*

**Human Services Workplace Violence Loss of Income Endorsement** *(See page 7)*

**Human Services Enhancement Endorsement** *(See page 7)*

### Crime Coverage Part

---



#### Crime Coverage Form

As noted above, the Human Services Property Endorsement provides \$10,000 coverage for employee theft. For customers not carrying the property insurance or for those who require much broader crime protection, a separate coverage form is available to guard against a wide range of exposures, including employee theft, forgery and alteration, and loss of money and securities.

### Inland Marine Coverage Part

---



#### Inland Marine Coverage Form

While the Human Services Property Endorsement contains some inland marine coverages, such as valuable papers and records, a separate inland marine coverage form is available to your human services accounts needing special coverage for electronic data processing (EDP) equipment or broader inland marine protection in general.

### Commercial Auto Coverage Part

---



#### Commercial Automobile Coverage Form

- Owned autos
- Hired and non-owned autos
- Rental reimbursement for private passenger vehicles

#### Commercial Auto Broad Form Endorsement

This optional endorsement contains numerous upgrades to the commercial auto policy, such as coverage for mental anguish, loan lease gap coverage, and hired car physical damage protection.

### Commercial General Liability Coverage Part

---



#### Commercial General Liability Coverage Form

- Limits up to \$1 million occurrence/\$3 million aggregate
- Premises and Products/Completed Operations liability
- Personal and Advertising Injury liability
- Employees and volunteers as insureds

**Human Services Liability Endorsement** *(See page 8)*



## Flexible. Comprehensive. Competitive.

### Professional Liability Coverage Part



#### Human Services Professional Coverage Form

- Available to all insureds with professional liability exposure
- Limits up to \$1 million occurrence/\$3 million aggregate
- Coverage available on an occurrence or claims-made basis (may vary by state)
- Covers all insured's professional employees, such as nurses, social workers and counselors, unless specifically excluded
- Provides vicarious liability coverage for contracted physicians and all psychiatrists

### Abuse or Molestation Coverage Part



#### Human Services Abuse or Molestation Coverage Form

- Limits up to \$1 million occurrence/\$3 million aggregate
- Covers insured's liability for:
  - Allegations of client abuse
  - Allegations of improper supervision of clients

### Commercial Umbrella Coverage Part



#### Commercial Umbrella Coverage Form

- Limits up to \$10 million occurrence/\$10 million aggregate

#### Optional Amendatory Endorsements Provide:

- Professional liability on an occurrence or claims-made basis—either up to umbrella limit or on a sublimited basis (Minimum underlying limits \$1 million/\$2 million)
- Abuse or molestation on an occurrence or claims-made basis—either up to umbrella limit or on a sublimited basis. (Minimum underlying limits \$1 million/\$2 million)

### Management Liability Protection



- Directors & Officers Liability (D&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability



Through Harleysville's partnership with Allied World Assurance Company, OthersFirst customers can add all or some of the above-named coverages to their insurance plan. Limits can range from \$1 million to \$3 million and higher. Policies and invoices are issued separately by Allied. (See page 9 for information on value-added services)

### Accident Insurance for Day Cares



OthersFirst® day care organizations can purchase accident insurance that pays medical benefits for children who are injured under their professional care—without regard to fault. Underwritten by QBE Insurance Corporation, coverage:

- Can be purchased on a primary or full excess basis
- Pays \$25,000 per child per accident
- Pays additional benefits for accidental death, dismemberment and/or paralysis



#### NO workers comp

Workers compensation coverage is not available for human services accounts.

Also note: Property coverages are not available in Florida.

## OthersFirst Property Enhancements

Available with the Commercial Property Causes of Loss—Special Form for an additional premium charge, per endorsement

HUMAN SERVICES PROPERTY ENDORSEMENT	
Accounts Receivable	\$50,000
Automated External Defibrillators	\$5,000
Building Glass	Covered for owned buildings
Business Income and Extra Expense	\$100,000
Building Ordinance or Law Coverage	\$300,000
Computer Equipment and Media	\$25,000
Computer Fraud	\$1,000
Damage to Leased or Rented Buildings and Equipment — Theft	Covered
Damage to Property of Home Care Providers	\$50,000
Debris Removal	\$25,000
Earthquake Sprinkler Leakage	\$10,000
Electronic Data Coverage	\$10,000
Employee Theft	\$10,000
Emergency Vacating Expense	\$15,000
Fine Arts	\$25,000
Fire Extinguisher Systems Expense	\$10,000
Fire Department Service Charge	\$25,000
Forgery or Alteration	\$10,000
Foundations/Retaining Walls/Sidewalks/Paved Surfaces	Covered as part of building
Fungus, Wet Rot, Dry Rot and Bacteria Limited Coverage	\$25,000
Lease Cancellation Moving Expense	\$2,500
Lock and Key Replacement	\$1,000
Loss Adjustment or Claim Data Collection Expense	\$5,000
Mobile Medical Equipment	\$20,000 while 1,250 ft. or more away from premises
Money and Securities	\$5,000/\$500 per resident, patient, client
Newly Acquired or Constructed Property	\$500,000 building; \$250,000 BPP
Ordinance or Law — Equipment Coverage	\$5,000
Outdoor Property	\$1,000 any tree/shrub/plant; \$25,000 total
Personal Effects and Personal Property of Others	\$25,000/\$25,000
Pollutant Cleanup and Removal	\$25,000
Premises Boundary	1,250 feet
Preservation of Property	45 days
Property in Transit	\$100,000
Property Off Premises — Including Stock	\$500,000/\$25,000 per fair, convention, special event, exhibit
Refrigerated Property in Transit	\$5,000







Refer to coverage forms for full details.

<b>HUMAN SERVICES PROPERTY ENDORSEMENT (continued)</b>	
Residential Room Reserve	\$5,000 occurrence/\$50,000 aggregate
Reward Payment	\$5,000
Signs	Covered
Spoilage of Perishable Stock	\$50,000
Tenant Glass	Covered
Unauthorized Use of Business Debit, Credit or Other Transaction Cards	\$1,000
Utility Services — Direct Damage	\$25,000
Valuable Papers and Records	\$50,000
Water (Flood)	\$30,000 occurrence; \$100,000 aggregate
Water Backup and Sump Overflow	\$30,000 occurrence; \$100,000 aggregate

<b>HUMAN SERVICES WORKPLACE VIOLENCE LOSS OF INCOME ENDORSEMENT</b>	
Business Income	\$100,000
Extra Expense	\$5,000

<b>HUMAN SERVICES ENHANCEMENT ENDORSEMENT</b>	
Business Travel Accidental Death Expenses	\$25,000
Crisis Management Expenses	\$25,000
Directors and Officers Identity Theft Expenses	\$25,000
Emergency Relocation Expenses	\$25,000
Image Restoration and Counseling Expenses	\$25,000
Key Individual Replacement Expenses	\$50,000
Kidnap Expenses	\$50,000
Pledged Donations Expenses	\$25,000
Temporary Meeting Space Expenses	\$25,000
Terrorism Travel Expenses	\$25,000
Workplace Violence Counseling Expenses	\$30,000



## OthersFirst Liability Enhancements

Available for an additional premium charge. Refer to coverage forms for full details.

### HUMAN SERVICES PROFESSIONAL COVERAGE FORM

Covers insured's professional employees, such as nurses, social workers and counselors. Provides vicarious liability coverage for contracted physicians and for all psychiatrists. Coverage is available on an occurrence or claims-made basis with limits up to \$1 million occurrence/\$3 million aggregate. (Note that Harleysville will not write primary medical malpractice for physicians.)



### HUMAN SERVICES ABUSE OR MOLESTATION COVERAGE FORM

Covers insured's liability due to improper hiring practices of employees who abuse and/or improper supervision of clients that leads to abuse. Coverage is available on an occurrence or claims-made basis with limits up to \$1 million occurrence/\$3 million aggregate.

### HUMAN SERVICES LIABILITY ENDORSEMENT—Key coverage features

Additional Insured — Broadened Named Insured	Included
Additional Insured — Funding Source	Included
Additional Insured — Grantors of Permits	Included
Additional Insured — Home Care Providers	Included
Additional Insured — Lessor of Leased Equipment — Automatic Status When Required in Lease Agreement with You	Included
Additional Insured — Managers and Supervisors	Included
Additional Insured — Managers, Landlords or Lessors of Premises	Included
Additional Insured — Medical Directors and Administrators	Included
Bodily Injury	Includes mental anguish
Damage to Premises Rented to You	\$1 million
Damage to Property You Own, Rent or Occupy	\$50,000
Employee Indemnification Defense Coverage	\$25,000
Key and Lock Replacement — Janitorial Services Client Coverage	\$5,000
Limited Rental Lease Agreement Contractual Liability	\$100,000
Medical Payments	\$20,000
Medical Payments — Extended Reporting Period	3 years
Personal and Advertising Injury	Includes abuse of process, discrimination
Supplementary Payment — Loss of Earnings	\$500 per day
Supplementary Payments — Bail Bonds	\$2,500







## Value-added services

In addition to the quality insurance protection and peace of mind your clients get with our OthersFirst product, they also receive access to a wide range of value-added services to help them ensure a safe work environment and minimize their exposure to property and liability losses.

Be sure to promote these services when prospecting for new human services business and remind your current customers to take advantage of these tools available to them. For more information, contact Harleysville Risk Services at 1.800.523.6344, ext. 8100, or by e-mail at [riskservices@harleysvillegroup.com](mailto:riskservices@harleysvillegroup.com).

Service	Benefits	Cost to policyholder	Available ...
IntelliCorp®	Preferred pricing on background checks, credit reports, employment verification, drug testing and more. This secure and instant online access to criminal records and other public information helps reduce your customers' exposure to: <ul style="list-style-type: none"> <li>▪ Fraud</li> <li>▪ Workplace violence</li> <li>▪ Negligent-hiring lawsuits</li> </ul>	Preferred pricing	To all human services policyholders
			
RiskManager.net	An industry-recognized resource that provides Web-based access to all your customers' important risk management information and training records. With this service, they can easily: <ul style="list-style-type: none"> <li>▪ Create policies, documents and online training modules</li> <li>▪ Train employees on key risk management concepts and behaviors</li> <li>▪ Track policies read and training completed</li> </ul>	Preferred pricing	To all human services policyholders
Driver's Alert™	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: <ul style="list-style-type: none"> <li>▪ <b>Decal-based "How's my driving?" program</b>—Prompted by concerned motorist calls to report on-the-road safety issues, the Driver's Alert's system automatically creates reports, tracks trends, and recommends computer-based training for drivers who trigger the calls.</li> <li>▪ <b>Employee training library</b>—A searchable online training library delivers interactive courses covering safe driving and transportation, OSHA essentials, ergonomics, health and wellness, drug and alcohol policies, etc.</li> <li>▪ <b>GPS tracking units</b>—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.</li> </ul>	Free	To larger fleets that carry commercial auto with Harleysville
		Preferred pricing	
		Preferred pricing	
Safe-Wise <sup>SM</sup> consulting	A leading organization that helps customers take an enterprise approach to risk management with a focus on key exposures, such as: <ul style="list-style-type: none"> <li>▪ Aquatic safety</li> <li>▪ Child abuse prevention</li> <li>▪ Employee safety</li> <li>▪ Asset protection</li> </ul>	Free	To YMCAs and YWCAs only
Strategic Response <sup>SM</sup>	A 24/7 crisis hotline that connects your customers to professional public relations resources for advice and guidance in managing a crisis event and mitigating related damage.	Free	With D&O coverage only
The Workplace Helpline®	Offers online resources and tools that keep your customers informed of the latest state and federal workplace regulations and aid in overall risk management efforts.	Free	With EPL coverage only





Part of Harleyville's StarAdvantage® Series of commercial lines products, the OthersFirst® Protection Package adds to the many products and services Harleyville delivers in support of our commitment to help agents grow their core business. Be sure to ask your Harleyville commercial lines representative about other products that may be available to you, including:

- **StarAdvantage BOP®**—An ISO-based Businessowners Policy (BOP) designed for smaller, property-driven risks.
- **Harleyville CustomPak®**—An ISO-based, hybrid product that combines the flexibility of the Commercial Package Policy (CPP) with the broad, built-in protection of a business owners policy.
- **Commercial Package Policy (CPP)**—Offers complete ISO flexibility and property and general liability enhancement endorsements specific to Harleyville. Can be written on both a package and monoline basis.
- **Commercial Output Program (COP)**—Contains a wide array of property and inland marine coverages in a single form. Coverages and limits are easily tailored to meet business needs of larger and more complex property risks.
- **Inland marine**—Offerings include builders risk, contractors equipment, motor truck cargo, transportation, electronic data processing, and installation.



### More about Harleyville\*

Harleyville Insurance is a leading super-regional provider of insurance products and services for small and mid-sized businesses, as well as for individuals, and ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums. Harleyville also is one of the 20 largest U.S. commercial multi-peril insurers and one of the 25 largest commercial auto insurers.

As a Trusted Choice® company partner, Harleyville distributes its products exclusively through a network of independent agents primarily across 32 states. Harleyville has a financial strength rating of A (Excellent) from A.M. Best Company. You can learn more about Harleyville Insurance and the products and services available by visiting our corporate website at: [www.harleyvillegroup.com](http://www.harleyvillegroup.com).

\*Stats accurate at time of printing, but are subject to change at anytime.



Harleyville Insurance  
355 Maple Avenue  
Harleyville, PA 19438-2297  
[www.harleyvillegroup.com](http://www.harleyvillegroup.com)

