



# OthersFirst® Protection Package

Part of Harleysville's StarAdvantage® Series of commercial lines products, the OthersFirst® Protection Package adds to the many products and services we are delivering in support of our commitment to help agents grow their core business. This comprehensive, flexible product is geared especially to the needs of the human services industry ... those organizations in your communities that provide a variety of services to persons with special needs including:

- Physical or intellectual disabilities
- Mental and/or behavioral issues
- The disadvantaged
- The elderly (non-residential only)

OthersFirst also serves as an ideal product for day care centers for children with and without special needs.

## Ideal Prospects

Non-profit (501c3) and for-profit organizations that offer the following operations:

- Advocacy groups
- Alcohol and drug rehabilitation centers (outpatient and residential), including detoxification
- Battered women shelters
- Community action agencies
- Community/senior centers
- Day cares for children with and *without* special needs
- Early intervention programs
- Emergency shelters/transitional homes
- Food banks
- Group homes
- Head Starts
- Homeless shelters
- Hospice
- Intermediate care centers for persons with physical or intellectual disabilities
- Jewish community centers
- Meals on Wheels Outreach Programs
- Mental health adult residential programs
- Para-transit exposures—rural (in connection with larger account)
- Residential facilities and/or homes for brain-injured clients
- Schools and/or programs for people with hearing loss or vision impairment
- Senior adult day care centers
- Sheltered workshops for the physically or intellectually disabled
- Supported apartments or independent living facilities for people with physical or intellectual disabilities
- Thrift stores
- Vocational rehabilitation
- YMCAs and YWCAs



## Out of appetite

- Assisted living facilities for the elderly
- Disaster services
- Foster care
- Home health agencies/Visiting nurses except Hospice
- 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



## Value-added Services

- Discounted pricing on employment background and criminal searches, along with drug testing, through *IntelliCorp*®.
- Free access to the *Driver's Alert*™ “How’s my driving?” program; preferred pricing for Driver’s Alert’s employee training library and GPS tracking units.
- Free access to the *Strategic Response*™ 24/7 crisis hotline (with D&O coverage).
- Free access to *The Workplace Helpline*®, an industry-leading employment law and human resource information company (with EPL coverage).
- Preferred pricing on Web-based access—via *RiskManager.net*—to important risk management information and training records specific to individual clients.
- Free access to *Safe-Wise*™ consulting, for help with taking an enterprise approach to risk management with a focus on key exposures, including child abuse prevention and aquatic safety (YMCAs and YWCAs only).

### FOR MORE INFORMATION

Through Harleysville's risk services division, your human services customers have access to many more risk management services and resources, such as driver safety training at “member” prices. Contact us today for the details:

**800.523.6344, ext. 8100**

[riskcontrol@harleysvillegroup.com](mailto:riskcontrol@harleysvillegroup.com)

# OthersFirst Coverage Features

- Can be written on a package or monoline basis
- Standard ISO forms and rating



## Optional Enhancement Endorsement

- Property Endorsement —Includes more than 45 coverage features including \$10,000 for employee theft
- Workplace Violence Loss of Income Endorsement
- Human Services Enhancement Endorsement
- General Liability Endorsement
- Commercial Auto Broad Form Endorsement

## Professional Liability

- Separate coverage part with limits up to \$1 million occurrence/\$3 million aggregate
- Occurrence and claims-made coverage available
- Covers insured's professional employees, such as social workers, nurses and counselors
- Provides vicarious liability coverage for contracted physicians
- Provides vicarious liability coverage for all psychiatrists

*Note that we will not provide primary medical malpractice for physicians/psychiatrists.*

## Abuse or Molestation

- Separate coverage part with limits up to \$1 million occurrence/\$3 million aggregate

- No workers compensation
- No property coverage in Florida

- Occurrence and claims-made coverage available
- Covers insured's liability for:
  - Allegations of client abuse
  - Allegations of improper supervision of clients

## Umbrella

- Limits up to \$10 million occurrence
- Professional liability coverage available
- Abuse or molestation coverage available

## Supplemental Protection Management Liability

*(Underwritten by Allied World Assurance Company)*

- Directors & officers liability
- Employment practices liability
- Fiduciary liability

Limits of \$1 million to \$3 million and higher available

## Accident Insurance for day care centers

*(Underwritten by QBE Insurance Corporation)*

- Can be purchased on primary or full excess basis
- \$25,000 per child per accident
- Additional benefits paid for accidental death, dismemberment, paralysis



## Start placing this business with us today!

Harleysville pays competitive commission rates for the human services business you place with us, and offers profit-sharing opportunities (via our Agency Partnership Incentive Plan) you may not enjoy with your present carriers. To start writing with us now, refer to the submission requirements below:

- Human services supplemental application
- Mental health services application, if applicable
- ACORD applications for desired LOBs
- Loss runs for current year plus three prior years
- Statement of values, if applicable
- List of drivers *including license numbers and birth dates*
- Photos of all residential locations
- Financials (for-profit entities only)

## Well Child Day Care Accounts

- Copy of current day care center license
- ACORD applications for desired LOBs
- Day Care supplemental application
- Loss runs for current year plus three prior years
- Financials (for-profit entities only)

## HUMAN SERVICES STAFF

### Serving agents in most states:

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