

OthersFirst[®] Protection Package

Whether your human services organization runs a day care, a residential program for adults with mental illness, or is dedicated to helping the elderly, the disadvantaged or others with physical or intellectual disabilities, our insurance program can help to ensure that your good deeds can continue should the unfortunate 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 a wide array of coverages to tailor protection that guards against the special risks you face every day.

In addition to the fundamental protection you would expect for your buildings, commercial autos and other coverage needs, our OthersFirst Protection Package offers many key coverages to guard against a variety of risks inherent to the human services industry, including but not limited to:



- **Professional liability coverage**—Insures your nurses, social workers, counselors and others you employ against liability claims stemming from professional services they provide or fail to provide. Also includes vicarious liability coverage for your contracted physicians and all your psychiatrists.
- **Abuse or molestation coverage**—Liability coverage for allegations of client abuse or allegations of improper supervision of clients that leads to abuse.
- **Additional insured status** for funding sources, home care providers, lessors of leased equipment, managers and supervisors, and medical directors and administrators.
- **Loss of income and extra expenses** you incur if your business is disrupted due to workplace violence.

Our OthersFirst broadening endorsements contain a host of other key coverages, such as coverage for:

- Damage to property of home care providers
- Emergency vacating expenses
- Mobile medical equipment while away from premises
- Crisis management expenses
- Kidnap expenses
- Pledged donations expenses

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

- **Competitive pricing** based on the merits of *your own* business, and **flexible pay plans** to meet your cashflow needs
- **Discounted pricing** on employment background and criminal searches—as well as drug testing—and *for* online defensive driving courses and other risk management tools and services that help you minimize your exposure to loss
- **Exceptional claims service** that begins when you report a loss using our toll-free number, which is staffed 24/7.



Talk to your independent Harleysville agent today to learn more about how our OthersFirst Protection Package is the ideal product to protect people in the business of helping others.

Risk control tools to help keep your organization running safely and smoothly



Harleysville and your independent agent can help you identify operational hazards and tailor a risk control program to meet your human services organization's unique needs. 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 to your staff ... to using a nationally known fleet safety management program 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 800.523.6344, ext. 8100, or by email 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>	<ul style="list-style-type: none"> ■ Surveys to <i>identify potential losses</i> and development of <i>customized risk management programs</i> ■ Fire protection and life safety evaluations ■ Sexual abuse and molestation prevention measures ■ Ways to minimize professional liability exposures to your operation 	<p>Harleysville Risk Services</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 ■ Track policies read and training completed 	<p>RiskManager.net  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.  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"> ■ <i>Decal-based "How's my driving?" program</i>—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. ■ <i>Employee training library</i>—A searchable online training library delivers interactive courses covering safe driving and transportation, OSHA essentials, ergonomics, health and wellness, drug and alcohol policies, etc. ■ <i>GPS tracking units</i>—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™  <small>Changing behavior, improving safety, one driver at a time</small> ◀ Free service to our policyholders ◀ Preferred pricing for our policyholders ◀ Preferred pricing for our policyholders</p>