



OthersFirst® Protection Package

**Your customers depend on you to meet their special needs.
We hope you'll count on us to do the same for you.**

The OthersFirst® Protection Package from Harleyville contains a wide range of coverage options to meet the specific needs of your human services organization. Standard coverages, such as commercial property, general liability and commercial auto form a strong foundation of fundamental protection, while additional coverage “layers” guard against the unique risks you face every day.

What's more, when you insure with Harleyville, you get help with minimizing your liability exposures through numerous risk management services, and the peace of mind in knowing your protection is backed by a leading insurance organization known for its financial soundness.

Refer to the special coverage features outlined inside and work with your independent Harleyville agent to choose a cost-effective plan that's right for *your* business.

**Harleyville**
Good people to know®

OthersFirst Property Coverage Geared Especially to the Needs of Your Business

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

HUMAN SERVICES PROPERTY ENDORSEMENT—Key coverage features

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 bldg.; \$250,000 property
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





HUMAN SERVICES PROPERTY ENDORSEMENT (continued)

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



HUMAN SERVICES WORKPLACE VIOLENCE LOSS OF INCOME ENDORSEMENT

Business Income	\$100,000
Extra Expense	\$5,000

HUMAN SERVICES ENHANCEMENT ENDORSEMENT—Key coverage features

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



Note: The information in this consumer brochure is intended solely to highlight key coverage features of the special endorsements and forms available with Harleysville's OthersFirst Protection Package. Coverage forms may vary slightly in certain states. We advise you to consult your independent insurance agent for details and to examine your policy carefully for definitions, limitations, exclusions and cancellation provisions. In the event there are discrepancies between the information in this brochure and your policy forms, the terms of your policy forms will govern.



OthersFirst Liability Protection That Meets Your Needs Precisely

Available for an additional premium charge, per form

HUMAN SERVICES PROFESSIONAL COVERAGE FORM

Covers your professional employees—such as nurses, social workers and counselors—against liability claims stemming from professional services they provide or fail to provide. Coverage includes vicarious liability protection for your contracted physicians and for all your psychiatrists. Coverage is available on an occurrence or claims-made basis with limits up to \$1 million occurrence/\$3 million aggregate.

HUMAN SERVICES ABUSE OR MOLESTATION COVERAGE FORM

Covers your 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	Include abuse of process, discrimination
Supplementary Payment — Loss of Earnings	\$500 per day
Supplementary Payments — Bail Bonds	\$2,500



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