

*For our customers
in Florida*



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 was designed especially for organizations in the business of caring for others.

In addition to providing basic auto, liability and umbrella protection*, this program offers a host of special coverages to guard against the unique risks you face every day, such as professional liability coverage and coverage to guard against claims of abuse and molestation.

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 does not write property insurance in Florida.


Harleyville
Good people to know®

OthersFirst Liability Protection That Meets Your Needs Precisely

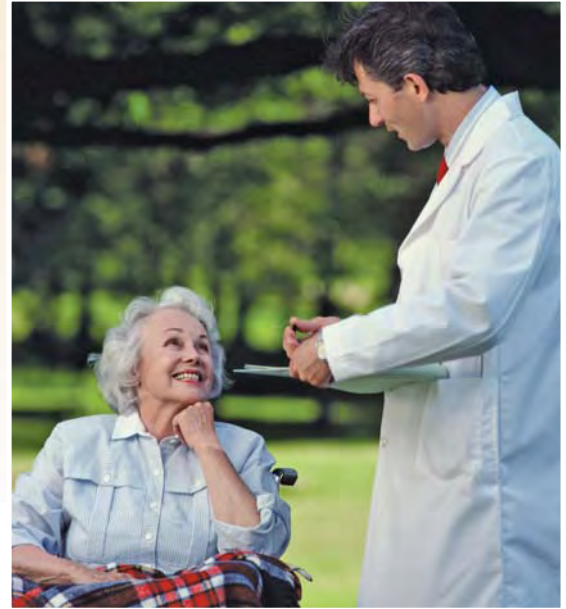
Available for an additional premium charge, per form

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





Commercial Auto Coverage That Goes Beyond Standard Protection

Available for an additional premium charge

COMMERCIAL AUTO BROAD FORM ENDORSEMENT

If you carry a commercial auto policy as part of your OthersFirst insurance protection, you have the option of purchasing numerous upgrades to that policy with our Commercial Auto Broad Form Endorsement. Highlighted below are just a few of the many valuable features designed to give you much broader protection on the road compared to standard coverage. Consult your agent for full details.



Broad Form Named Insured	We'll cover, as an insured under your policy, any legally incorporated subsidiary in which you own 50% of the voting stock, plus organizations acquired or formed by your business over which you maintain majority ownership.
Employees as Insureds	We've added coverage to protect your business if an employee is negligent while using his or her own vehicle during the course of business.
Fellow Employee	We'll cover your liability for bodily injury to a fellow employee if the injury results directly from the use of a covered auto you own or hire. This insurance is excess over any other collectible insurance.
Mental Anguish	We've broadened the definition of "bodily injury" to add coverage for claims alleging mental anguish.
Hired Car Physical Damage	If you have Hired Car Liability coverage and Collision, Comprehensive or Specified Causes of Loss coverage on any auto you own, we'll provide Hired Car Physical coverage up to \$50,000 of Actual Cash Value or Cost of Repair, minus only the deductible that applies to any owned car for the same coverage. No deductible applies for fire or lightning.
Transportation Expenses	We've enhanced coverage to provide a higher limit of \$50 per day (starting 24 hours after theft occurs) and a maximum limit of \$1,500—more than <i>triple</i> the usual coverage.
Loss of Use Expenses	We will pay up to \$50 per day for expenses incurred by an insured when legally responsible—under a written rental contract or agreement—to pay for loss of vehicle use rented or hired without a driver. We'll pay up to a maximum of \$1,500 for temporary expenses incurred due to theft of a commercial auto.
Lease/Loan Gap Coverage	If, at the time of a loss, the outstanding balance on the loan or lease of your commercial vehicle is more than the actual cash value of the auto, we'll pay the difference for you.
Two or More Vehicles in Accident	If your company suffers an accident involving two or more covered autos on which you carry Comprehensive or Specified Causes of Loss Coverage, only one (the highest) deductible will apply.

Note: The information in this consumer brochure is intended solely to highlight key coverage features of the special endorsements and forms available with Harleyville'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.



Why insure with Harleysville?

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a wide array of insurance-related products and services for individuals and businesses through a network of regional operations and independent insurance agencies.

Founded in 1917, Harleysville ranks among the top 60 U.S. property/casualty insurance groups based on net written premiums, and among the 20 largest U.S. commercial multi-peril insurers.

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

- **Customized protection.** Harleysville’s OthersFirst Protection Package is part of the company’s StarAdvantage® Series of commercial lines products—all designed to offer comprehensive protection with a wide array of options to enable you to further tailor coverage to your specific needs.
- **Competitive rates** based on the merits of your individual business.
- **Flexible pay plans** to meet your cash flow needs.
- **Discounted pricing** on employment background checks, criminal searches and drug testing—as well as “member” pricing for online defensive driving courses. We also offer numerous complimentary risk management tools and services that help you minimize your exposure to loss.
- **Exceptional claims service** that begins the minute you report a loss online or by calling our toll-free number, which is staffed 24 hours a day, 365 days a year.
- **The backing of a financially strong insurer.** Harleysville has a long-standing reputation for financial soundness and is well-positioned to meet its obligations to policyholders now and into the future.

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.

You also can learn more about Harleysville Insurance and the products and services we have available by visiting our corporate website at: www.harleysvillegroup.com.

