



## Program Appetite Guide & Coverage Overview



**Comprehensive  
Coverage for  
Nonprofits &  
Social Service  
Organizations**

### We're focusing on these classes:

- Arts, Theatre, Music and the Performing Arts
- Charter and Private Schools, Day Care, and Head Start
- Clinics - Mental Health and FTCA
- Clubs - Civic, Social, and Service
- Out-Patient Counseling of All Types
- Drug and Alcohol (Nonprofit Detox and Non-Detox)  
- Counseling, Residential Facilities, and Related Services
- Retirement Communities and Independent Living Senior Apartments
- Environmental Awareness and Land Preservation
- Vocational Education/Sheltered Workshops and Job Training

We're committed to these classes, and we are providing comprehensive coverage along with industry-leading pricing to meet your clients' needs. Make us your first choice when deciding to place the above classes and their sub-classes.

### Underwriting Locations

#### East Coast

30 Park Avenue  
Manhasset, NY 11030

#### West Coast

19119 North Creek Parkway  
Suite 109  
Bothell, WA 98011

#### Submissions

nonprofit@minico.com

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# Program Appetite Guide / Core Classes

## Social Service Classes

From adult day care to vocational training, we bring you an insurance program that addresses the complex exposures faced by social service organizations of all types and sizes. Can't find the class you're looking for? Please contact an underwriter to help you in your search.

### Social Service Classes We Consider (but not limited to) :

- Activity Centers for Individuals with Disabilities
- Addiction Treatment Services \*\*
- Aid to Families with Dependent Children
- Alcoholism and Drug Addiction Self-Help \*\*
- Alcoholism Counseling - Outpatient \*\*
- Alcoholism Treatment - Residential \*\*
- Associations for People with Intellectual and Developmental Disabilities (ARC Chapters)
- At-Risk Youth Residential Facilities
- Battered Women's Shelters
- Boys and Girls Clubs, YWCAs
- UCP Chapters - Cerebral Palsy Associations
- Charter and Private Schools \*\*
- Child Care Centers \*\*
- Community Action Agencies
- Community Centers
- Companion Services for People with Disabilities
- Counseling for the Emotionally Disturbed \*\*
- Crisis Intervention, Hotlines
- Day Programs/Day Treatment \*\*
- Detoxification Centers \*\*
- Disability Support Groups
- Drug and Alcohol Rehabilitation Facilities \*\*
- Early Intervention
- Eating Disorder Counseling Services
- Emergency and Temporary Shelters
- Emergency Shelters for Mentally Ill
- Family Social Service Agencies
- Halfway Houses, Substance Abuse Counseling - Outpatient & Residential \*\*
- Head Start and Day Care Programs \*\*
- Homeless Shelters with Support Services
- Homes for Destitute Men and Women
- Homes for Emotionally Disturbed Adults/Children
- Hospice
- Individual and Family Social Services
- Independent Living Senior Apartments \*\*
- Job Counseling and Training Centers \*\*
- Job Placement and Job Coaching
- Marriage Counseling Services
- Mental Health Centers and Clinics (except Hospitals)
- Mental Health Facilities, Residential
- Mental Health Halfway Houses
- Multi-Service Centers
- Outreach Programs
- Out-Patient Counseling of All Types\*\*
- Psychiatric Centers and Clinics (except Hospitals)
- Psychiatric Rehabilitation Services
- Referral Services for Personal/Social Problems
- Residential Services for Individuals with AIDS
- Residential Services for Individuals with Disabilities
- Retirement Communities \*\*
- Runaway Youth Shelters
- Self-Help Organizations
- Senior Citizens Centers
- Service Leagues
- Settlement Houses
- Support Group Services
- Teen Outreach Services
- Troubled Youth
- Violence Agencies
- Vocational Education/Sheltered Workshops \*\*
- Youth Centers (except recreational only)

\*\* Denotes a Focus Class

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# Program Appetite Guide / Core Classes

## Nonprofit Classes

Nonprofit organizations are a vital part of the American culture. They demonstrate our concern for the under-served, the ill and the needy. Today's nonprofit organizations face a diverse number of exposures that are exclusive to this class. They need insurance that is tailored to their unique operations and within their budget. Our program will make sure these organizations have the coverage they need to run smoothly so they can focus on the heart of their mission.

### Nonprofit Classes We Consider (but not limited to):

- Adult Continuing Education
- Arboretums
- Art Museums \*\*
- Arts Council/Agency \*\*
- Arts Education \*\*
- Arts Service Organizations and Activities \*\*
- Arts, Cultural Organizations - Multipurpose \*\*
- Arts, Culture and Humanities N.E.C. \*\*
- Ballet\*\*
- Botanical Gardens, Arboreta, and Botanical Organizations
- Botanical, Horticultural, and Landscape Services
- Charitable Organizations \*\*
- Children's Museum
- Clubs - Civic, Social, and Service \*\*
- Community Foundations \*\*
- Corporate Foundations \*\*
- Cultural, Ethnic Awareness
- Dance\*\*
- Environmental Beautification and Aesthetics
- Film, Video
- Forest Conservation
- Food Banks and Pantries
- Fundraising and/or Fund Distribution
- Garden Club, Horticultural Programs
- Historical Societies, Related Historical Archives
- History Museums
- Humanities Organizations
- Leadership Development
- Libraries

- Management Services for Small Business, Entrepreneurs
- Museum, Museum Activities
- Music Groups, Bands, Ensembles \*\*
- Named Trusts/Foundations N.E.C.
- Natural History, Natural Science Museums
- Natural Resources Conservation and Protection
- Nonprofit Office Risks Only
- Opera\*\*
- Parent/Teacher Groups
- Performing Arts Organizations \*\*
- Performing Arts Schools \*\*
- Philanthropy, Charity, Volunteerism Promotion
- Philanthropy, Volunteerism and Grant-Making
- Foundations N.E.C
- Printing, Publishing
- Private Grant-Making Foundations
- Private Independent Foundations
- Private Operating Foundations
- Professional Societies, Associations
- Public Foundations \*\*
- Quality, Protection, and Beautification N.E.C.
- Recycling Programs
- Remedial Reading, Reading Encouragement
- Scholarships, Student Financial Aid Services, Awards
- Science and Technology Museums
- Singing, Choral \*\*
- Student Services, Organizations of Students
- Symphony Orchestras \*\*
- Theatre\*\*
- Visual Arts Organizations \*\*
- Volunteerism Promotion \*\*
- Women's Service Clubs \*\*
- And many more

\*\* Denotes a Focus Class

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# Coverage Overview

Comprehensive Coverage for Nonprofits  
and Social Service Organizations

## Nationwide Carrier

MiniCo partners with Liberty Mutual Insurance to meet the unique insurance coverage needs of nonprofit and social service organizations. As a program administrator, MiniCo brings more than 35 years of experience in the nonprofit sector. In business since 1912, Liberty Mutual is a Fortune 100 company with more than 50,000 people in over 800 offices throughout the world. Liberty Mutual Insurance carries an A.M. Best Company rating "A" (Excellent) with a Financial Size XV (\$2 Billion or Greater). The financial strength and stability of Liberty Mutual Insurance allows our insureds to have peace of mind, enabling them to focus on their primary goals and objectives.

## Coverage Highlights

### General Liability

- **General Aggregate Limit** - Per location
- **Bodily Injury Definition** - Also includes mental anguish and mental injury
- **Expanded Definition of Who is an Insured**
- **Medical Expenses** - \$20,000, extended to 3 years
- **Additional Insured** - Primary and noncontributory included
- **Waiver of Subrogation** - Included
- **Sexual/Physical Misconduct Coverage** - Affirmative language with separate limits

### Professional Liability

- **Professional Liability** - Offers a broad insuring agreement that covers the insured without restriction to a specific business, operation, or social service/nonprofit activity
- **Vicarious/Contingent Liability** - Includes protection for the secondhand liability of the agency for the acts of MDs, psychiatrists, independent contractors, and employee/volunteer professionals
- **Medical Doctors and Psychiatrists** - Primary coverage for doctors by endorsement
- **Broad Form Definition of Who is an Insured**
- **Occurrence or Claims Made**

### Automobile

- **Liability** - \$1,000,000 combined single limit
- **Hired Auto Physical Damage**
- **Broad Form Named Insured**
- **Employees/Volunteers as Insured**
- **Blanket Waiver of Subrogation**
- **Rental Reimbursement**
- **Temporary Substitute Auto** - Physical damage coverage
- **Primary and Non-Contributory** - By Written Contract or Agreement
- **Employees as Insureds** - Including employee hired auto

## Property Insurance

- **Accounts Receivable** - Described Premises \$250,000/Away From Premises \$25,000 per occurrence  
Electronic Data Processing Equipment, Media and Data \$200,000
- **Ordinance or Law Coverage B and C** - \$200,000
- **Spoilage** - \$50,000
- **Business Income Property in Transit** - \$50,000
- **Money and Securities (In/Out)** - \$25,000
- **Extended Business Income No Coinsurance** - Applicable 180 days
- **Blanket Building/Personal Property/with Business Income** - May be subject to sub-limit
- **Computer Fraud** - \$50,000/\$100,000
- **Employee Theft** - Including ERISA \$50,000

*Some restrictions apply in the state of Florida.*

## Workers Compensation

- **Low rates across a wide spectrum of classes**
- **Includes out-of-pocket expenses for work-related injuries**
- **Network of local medical providers**
- **Online access to workplace safety and return-to-work resources**

*If a risk does not fit our program, coverage can be placed through Risk Innovations, a Jencap company.*

## Umbrella Liability

- **Includes** - All additional insureds in the underlying policies (follow form with underlying policies)
- **Territorial Limitations** - Are eliminated
- **Occurrence Definition** - Defined as happening during the policy period
- **Bodily Injury Definition** - Also includes mental anguish and mental injury

## Optional Coverages

- **Volunteer Participant Accidental and Medical Expense Coverage**
- **Nonprofit Directors & Officers (D&O)**
- **Cyber Liability**

*These coverages are placed with A.M. Best "A" rated specialty carriers outside of the Liberty Mutual program.*