



Nonprofit & Social Services Insurance

RECENT SUCCESSES

State	Risk Type	Premium
WA	City Social Club Event	\$1,900
OR	Daycare/Head Start and Philanthropic Entity	\$5,061
WA	Animal Fostering Organization	\$2,512
MT	Respite Care for Terminally Ill Children (property only)	\$5,819
WA	Senior Independent Living	\$18,159
AK	Domestic Violence Shelter	\$19,424

RISK APPETITE INCLUDES:

- Arts, Theatre, Music and the Performing Arts
- Arts Council/Agency, Arts Education, and Arts Service Organizations
- Charitable Organizations
- Community, Corporate, and Public Foundations
- 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
- Environmental Awareness and Land Preservation
- Food Banks, Food Pantries
- Humanities Organizations
- Leadership Development
- Retirement Communities and Independent Living Senior Apartments
- Select Animal Rescue Organizations
- Scholarships, Student Financial Aid Services, Awards
- Teen Outreach and Youth Centers (except recreational only)
- Visual Arts Organization, Film and Video
- Vocational Education/Sheltered Workshops
- Volunteerism Promotion
- Womens Service Clubs

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.

800.528.1056 | Contact your MiniCo underwriter for a quote.

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Coverage Overview

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 AM Best rating of “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**

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 AM Best A-rated specialty carriers outside of the Liberty Mutual program.

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