



Nonprofit Workers Compensation Insurance

Let Us Help Round Out Your Nonprofit Clients' Insurance Program With Workers Compensation Insurance!

Nonprofits are not immune from employees sustaining work-related injury or illness. MiniCo Insurance Agency now offers a workers compensation insurance program that provides coverage to nonprofits for employees' lost wages and medical treatment resulting from work-related injury or illness as well as services needed to help employees recover and return to work. MiniCo's workers compensation insurance program is written on behalf of our carrier partner Liberty Mutual Insurance, one of the nation's leading carriers of workers compensation.

Workers compensation coverage is intended to be written with existing or new package policies and other supporting lines of business written in the MiniCo Nonprofit program on behalf of Liberty Mutual.

Benefits of Working with MiniCo

- A.M. Best "A" rated carrier: Liberty Mutual Insurance
- Policy designed for nonprofit social services risks
- Excellent customer service

Coverage Benefits

- Take advantage of low rates across a wide spectrum of classes
- Assist injured workers in obtaining necessary medications for work-related injuries with out-of-pocket expenses
- Deliver top claims services with consistently superior outcomes
- Provide quality, affordable treatment for injured workers from Liberty Mutual's network of local medical providers
- One-stop online destination for safety tools, training, and resources to improve workplace safety, protect property, and prevent accidents including OSHA compliance, drug-free workplace, and return-to-work resources

Target Accounts

Our focus is generally on office-type operations and lower hazard classes such as outpatient counseling, clubs, professional or trade associations, libraries, museums, and art galleries. Prevailing workers compensation class codes would include:

- Code 8810: Clerical Office Employees NOC
- Code 8864: Social Services Organization
- Code 8017: Stores - Retail NOC
- Code 9061: Club NOC
- And more

Coverage available in all states except Hawaii and monopolistic states. Entities with more than 15% of their activities off-premises or operations outside the United States may not be eligible. If a risk does not meet these qualifications, we may still be able to offer options through our affiliated Jencap company Risk Innovations.

Send your submissions to nonprofit@minico.com

Visit our program website to access coverage information or contact your MiniCo underwriter for more details.

www.minico.com/nonprofit

