

# INSURANCE PROGRAMS FOR INTELLECTUAL & DEVELOPMENTAL DISABILITY SERVICE PROVIDERS

irwin siegel  
agency  
INSURANCE PROGRAMS & RISK MANAGEMENT

Since 1960, Irwin Siegel Agency has grown into a name equated with unparalleled expertise and specialized programs for Intellectual and Developmental Disability service providers. We are pleased to offer a comprehensive insurance program through global leader and A++ rated carrier, Berkshire Hathaway Specialty Insurance.

We are a Program Administrator dedicated to protecting and empowering every organization we serve. Our programs are available exclusively through independent agents and brokers and backed by service, stability, and standards. Competitive coverage gives agents and insureds the flexibility and support they need to grow.

## Service

- Dedicated staff to assist with all aspects of the policy
- 24-hour response to e-mails/phone calls
- 24-hour claims acknowledgment
- Direct access to your underwriters

## Standards

- Exceptional 7-day turnaround for most policies
- Average 8-day turnaround on endorsements
- Flexible billing and premium financing available

## Stability

- Human services organization focus since 1960
- ISA underwriters average 20+ years of experience
- Long term relationships with trusted claims attorneys
- A.M. Best A++ Rated Carriers

Our program is written through A++ Rated



## Eligible Risks

We can insure the following organizations:

- Activity Centers for Disabled Persons
- Adult Day Care Centers
- Arcs
- Cerebral Palsy Associations
- Companion Services for Disabled Persons
- Day Programs
- Developmental Disability Service Providers
- Disability Support Groups
- Early Intervention
- Job Placement and Job Coaching
- Medical Clinics and FQHCs
- Residential Care Facilities (ICF, IRA, Supported Living)
- Vocational Training Centers

## Contact Our Specialists



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## Insurance Programs for Intellectual & Developmental Disability Service Providers

### Coverage Highlights

Our package policy includes Property, Commercial Auto, General Liability, Professional Liability, and Umbrella with the flexibility to add other coverages.



#### Property

- Replacement Cost, Agreed Amount & Blanket Limit
- Equipment Breakdown
- Earthquake & Flood available
- Emergency Vacating Expense
- Client Monies & Securities included
- Room Reserve
- Business Income / Extra Expense
- Extermination Expense to \$5k

#### Commercial Auto

- \$1M Combined Single Limit Liability
- Employees as Insured
- Non-Owned / Hired Auto
- Hired Auto Physical Damage
- Auto Loan / Lease Gap (where available)
- \$50 Towing Limit for Private Passenger Vehicles
- Drive Other Car – Executive Officers
- Rental Reimbursement available
- UM / UIM Coverage

#### General Liability *(Occurrence & Claims made available)*

- \$1M / 3M Limits Standard
- Fundraising Events including Liquor Liability
- Broad Additional Insured included
- Medical Payments up to \$25k available
- Fire Legal Liability
- Separate, Dedicated Abuse Limits
- Abuse & Molestation for Employee / Client / 3rd Party
- Aggregate per Location Endorsement
- Crisis Response
- Defense outside the Limits
- No binding arbitration endorsement
- HIPAA \*where available

#### Professional Liability *(Occurrence & Claims made available)*

- \$1M / 3M Limits Standard
- Employed and Contracted Professionals
- Independent Contractors (excluding MDs)
- Vicarious Liability of Doctors
- Primary Care Clinics Covered, if eligible
- Psychiatrist, Psychologist Coverage

#### Umbrella

- Up to \$15M limits
- Excess limits available (if eligible)
- Broad coverage over GL, PL, Abuse, & Auto
- \$10k Minimum Retention (SIR)

#### Also Available

- Directors & Officers
- Employment Practices Liability
- Active Assailant
- Volunteer Accident
- Cyber Liability

The above is a product summary only. For actual terms and conditions, please refer to the policy. Coverage available may vary state and is subject to underwriting. \*\*If such coverage is not included under Professional Liability and subject to underwriting.

## More Than a Policy...

### Risk Management

Our Risk Management Division helps insureds manage risks and control losses as they deliver services. We provide risk evaluations, consultations, training seminars, and webinars addressing field-related issues.

### Expert Claims Handling

Our claims division is a team of experienced, knowledgeable specialists who advocate for clients and handle claims promptly.

### Online Training

We offer a comprehensive catalog of online courses designed to help service providers reduce training costs and is accredited by national and state licensing boards to provide continuing education.



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