



**Care Providers**  
Insurance Services



Insurance Solutions For  
Those Serving Our Communities

# Appetite Guide

Care Providers Insurance Services offers a specialized and comprehensive insurance program for social service organizations nationwide. Our appetite for these classes of business is robust, with a particular focus on: Churches and Religious Organizations, Private & Charter Schools, Home Health, Pregnancy Help Centers, Head Start Programs, Before & After School Programs, Family Services Organizations, ABA Therapy, YWCAs and Group Homes & IDD Organizations.



Call us at (800) 761-7072 or visit [cpsinsure.com](https://cpsinsure.com).

## YOUTH SERVICES

### Head Start/Early Childhood Intervention

- Early Head Start
- Federally Funded & Regulated Programs for Infants to 5-Year-Olds
- Focus on Early Education & Nutrition

### Schools

- Charter Schools
- Private Schools
- Schools for Students Who Are Deaf, Blind & Disabled
- Schools for Special Education & At-Risk Students
- Special Schools for Minorities & Underserved Students
- Specialized Education (such as music, drama, arts, etc.)

### Before & After School Programs

- Boys & Girls Club Chapters
- After School Education & Recreational Programs for Grades K-12

### Applied Behavioral Analysis (ABA) Therapy Programs

### Youth Mentoring & Membership Programs

- Big Brothers Big Sisters Agencies
- CASA Programs
- Police Athletic League Chapters

### Youth Counseling Services

- Socialization Skills, Peer Pressure, School Programs, Grief Counseling
- Crisis Intervention
- Youth Outreach Programs

### Children's Homes, Villages, Shelters

- Residential Facilities & Group Homes
- Emergency Shelters

### YWCA

- YWCA Affiliated Daycares
- Educational Programs
- Recreational Activities

- Women's Shelters
- Job Training Programs
- Rape Crisis Programs

## ADULT SERVICES

### Churches & Religious Organizations\*

- Faith-Based Organizations
- Churches
- Places of Worship (such as synagogues, mosques, etc.)

*\* Minimum premium of \$15K*

### Adult & Family Services

- GED Programs
- Job Training Programs
- Community Education Facilities

### Counseling Services

- Family Counseling
- Homeless Prevention
- Domestic Abuse Services
- Financial & Mortgage Counseling
- Rape Crisis Facilities
- Crisis Intervention & Family Assistance Programs

### Senior Services

- Hospice
- Senior Citizen Centers
- Meals on Wheels
- Home Care Assistance
- Councils on Aging
- Adult Education, Wellness & Physical Fitness
- Job Training Programs
- Nonprofit Adult Daycare
- Home Healthcare

### Pregnancy Help Centers

- Education & Outreach
- Pregnancy Testing/Ultrasound/Sonogram
- Referrals/Counseling Health Assessments
- Crisis Intervention & Family Assistance Programs

## Community Service, Involvement & Improvement Organizations

- Junior League, National Charity League, Junior Auxiliaries, Others
- Volunteer Organizations
- Beautification & Horticultural Programs, Botanic Gardens
- Volunteer, Membership & Fraternal Organizations
- Museums
- Animal Shelters, Humane Societies & Rescue Organizations
- Free Health Clinics - Outpatient Services

## Intellectual & Developmental Disability (IDD) Organizations

- Sheltered Workshops
- Work Activities
- Supported Living Respite Care
- Job or Vocational Training

## Group Homes

- Homes & Treatment Centers for Individuals with Autism, Down Syndrome, Asperger Syndrome, Rett Syndrome

## Community Action Agencies

- Community Centers
- Information/Education/Referral Offices
- Food Banks/Commodity Distribution
- Weatherization Programs
- Head Starts

## Shelters

- Women's Shelters
- Homeless Shelters
- Youth & Family Shelters

## COVERAGES

### GENERAL LIABILITY

- Occurrence or claims made options
- Primary limits up to \$1M/\$3M/\$3M
- Covers acts of all employees, volunteers and contract workers
- Blanket additional insureds
- Med Pay limit \$20,000 per person
- Many other coverage extensions included in GL Enhancement Endorsement

### PROFESSIONAL LIABILITY

- Occurrence or claims made options
- Primary limits up to \$1M/\$3M
- Covers acts of all employees, volunteers and contract workers
- Defense expense is in addition to limits

### SEXUAL ABUSE OR MOLESTATION LIABILITY

- Occurrence or claims made options
- Primary sublimit up to \$1M/\$3M (depends on class)
- Covers acts of all employees, volunteers and contract workers
- Broad coverage definition including both sexual and physical abuse
- Defense expense is in addition to limits

### AUTO

- Liability limits up to \$1M per accident
- Symbol 1 Liability coverage option
- Coverage for 15 passenger vans and buses
- Auto Enhancement Endorsement provides 18 additional coverages

### PROPERTY

- Blanket Building, Personal Property and Business Income limits available
- Extensive coverage in Prop Enhancement Endorsement including:
  - » \$25,000 EQ

- » \$25,000 Flood
- » \$500,000 Property Off Premises
- » \$150,000 Business Income and Extra Expense
- » \$75,000 Accounts Receivable
- » \$75,000 Valuable Papers
- » \$35,000 Computer Equipment (hardware and software) per location
- » \$25,000 Money and Securities Inside and Out
- » \$75,000 Key Individual Replacement Expense
- » \$25,000 Identity Theft Expense
- » \$50,000 Outdoor Property – all perils
- » \$50,000 Off Premises Power Failure
- » \$25,000 Emergency Vacating Expense
- » \$75,000 Residential Room Reserve Expense
- » \$25,000 Workplace Violence Counseling and Loss of Income/Expense
- » \$25,000 Donation Assurance

### EQUIPMENT BREAKDOWN

- Coverage up to Building, Personal Property and Business Income/Extra Expense limits
- \$100,000 sublimits for Expediting Expense, Hazardous Substances, Spoilage, Computer Equipment, Data Restoration and Service Interruption

### UMBRELLA/EXCESS

- Limits up to \$5M available
- Includes Professional Liability and Abuse Liability coverage (sublimits may apply)

### CRIME

- ISO Crime coverages available

### INLAND MARINE

- Full menu of ISO coverages available

### CYBER LIABILITY

### DIRECTORS & OFFICERS LIABILITY

### EMPLOYMENT PRACTICES LIABILITY

### FIDUCIARY LIABILITY

### PARTICIPANT/VOLUNTEER ACCIDENT



## PROGRAM EXCLUSIONS

**CPS works exclusively with Retail Agents**

### OUR TERRITORY

We serve all states except Massachusetts

### INELIGIBLE RISKS

- Traditional day care centers
- Assisted living facilities/nursing homes for seniors
- Public transportation
- Habitat for Humanity organizations
- Boy Scouts organizations
- Addiction treatment/mental health organizations

### LIMITED APPETITE

- Skilled nursing
- YMCAs

### QUOTE REQUIREMENTS

- Acord applications
- 5 years current loss history
- Expiring premium by line & target pricing
- Supplemental applications
- Quote need by date
- New ventures require resume of director(s) and Pro-forma budget



Reach out to our sister program, ATP, for addiction treatment and behavioral health accounts.

Visit [atpinsure.com](https://atpinsure.com) for more details.

## CARE PROVIDERS INSURANCE SERVICES

With more than 25 years of experience, Care Providers Insurance Services (CPS), a best-in-class program built by Novacore, provides insurance for the nonprofit and social service organizations that serve communities across the country. Our underwriters are true experts in this unique sector and will tailor insurance plans to include the critical coverages that nonprofit organizations need so they can spend less time worrying about their insurance and more time carrying out their missions.

### WHY US?

- 25+ years of experience insuring nonprofits and social service organizations
- Expert in-house underwriting
- Competitive pricing
- A+ rated carrier and in-house claims team
- Best coverage forms in the industry

### SOME KEY FACTORS

- Admitted & non-admitted
- ISO forms plus enhancements, including abuse and professional
- 0% financing available
- Available in all states
- For-profit and nonprofit

### INDUSTRY-SPECIFIC LOSS CONTROL

- Driver training
- Slip and fall prevention
- Policy analysis
- Web-based risk management tools
- Toll-free, confidential abuse hotlines
- Discounted services on criminal background checks by Praesidium
- HR and employment law risk management through Zywave

Trust our expert underwriting team to quote and bind your social service accounts today.

### GET CONNECTED:

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