



Human Services Property WRAP

You take care of people. We take care of you.

With SECURA, you get great insurance specific to your organization and peace of mind so you can focus on serving others. You'll find our people truly care and enjoy helping you.

Coverage features

Flex coverages

Our flex coverage limits reduce worry about having enough coverage. At the time of loss, apply your limit of \$250,000 to any combination of the six coverages below:

- Debris removal
- Fine arts at described premises
- Fire extinguisher recharge
- Personal property of others (excluding employee tools)
- Public safety service charges
- Electronic data at \$125,000

More key coverages

Broadened Business Income, including:

- Civil Authority, Lost Lease Protection, and Dependent/Secondary Property Income \$150,000
- Utility Services — Income \$25,000
 - Or with Equipment Breakdown WRAP combined \$50,000
- Extended Period Of Indemnity 180 days

Broadened Premises Revised Distance	1,600 feet
Personal Property Away from Premises	
• Client Property — Theft By Employee.....	\$10,000
• Client Property — Custody Other Than Theft.....	\$1,500
• Custody of a Salesperson	\$10,000
• Property at Fair, Trade Show, or Exhibition.....	\$50,000
• Property in a Non-Owned Location.....	\$250,000
• Property In Transit (any vehicle).....	\$100,000
• Personal Effects of your home care providers	
- Per home care provider	
• Per occurrence.....	\$1,000
• Annual policy period	\$50,000
• Limited International coverage	\$25,000
Personal Effects Extensions	
• Clients' Property — Personal Effects	
- Per resident	\$5,000
- On premises, transit, and temporarily off premises	\$50,000
• Personal Effects (excluding employee and volunteer tools).....	\$50,000
• Employee, Volunteer and Your Portable Tools	
- Per tool, per employee/volunteer.....	\$1,000
- Annual policy period	\$10,000

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Human Services Property WRAP

Human Services Property WRAP coverage summary

Flex coverage extensions

- Flex Coverage Limit Of Insurance\$250,000
- Applies to the following coverage options:
 - Debris removal
 - Personal property of others
 - Fine arts at described premises (not employee tools)
 - Fire extinguisher recharge
 - Public safety service charges
 - And electronic data..... \$125,000

Coverage features

- Accounts Receivable (other than electronic data)
 - On premise.....\$150,000
 - Off premise.....\$5,000
- Additional Covered Property.....\$50,000
- Automated External Defibrillators\$5,000
- Broadened Business Income, including:
 - Civil authority, lost lease protection, and dependent/secondary property income.....\$150,000
 - Utility services — income.....\$25,000
 - Or with Equipment Breakdown WRAP.....\$50,000
 - Extended period of indemnity180 days
- Broadened Premises Revised Distance1,600 feet
- Business Personal Property on structures or in portable storage units..... Included in BPP Limit
- Computer and Funds Transfer Fraud.....\$5,000
- Earthquake Sprinkler Leakage.....\$30,000
- Emergency Vacating Expense\$25,000
- Employee Theft.....\$10,000
- Forgery or Alteration.....\$25,000
- Furs.....\$5,000
- Green Consultant Expense.....\$5,000
- Key Employee Replacement Expense.....\$50,000
- Landlord Furnishings..... Included in Building Limit
- Lock Replacement due to Theft Of Keys Or Transmitters.....\$10,000
- Mobile Medical Equipment.....\$15,000
- Money And Securities
 - Inside.....\$10,000
 - Outside\$10,000
- Money Orders And Counterfeit Money.....\$5,000
- Newly Acquired or Constructed Property (Building, Business Personal Property, Broadened Business Income, and Flex Coverage Extensions combined).....\$1,500,000
- Ordinance Or Law
- Undamaged Portion
 - Building..... Included in Building Limit
 - Tenant Improvements and Betterments..... Included in BPP Limit
- Demolition Cost coverage and Increased Cost Of Construction combined.....\$250,000
- Increased Period of Restoration..... Included in Broadened Business Income

- Outdoor Property
 - Trees, Shrubs, and Plants (Limited to \$1,000 per tree, shrub, or plant)\$50,000
 - Fences and Antennas.....\$50,000
 - Outdoor Signs — Per Sign.....\$25,000
- Personal Property Away from Premises
 - Client Property — Theft By Employee.....\$10,000
 - Client Property — Custody Other Than Theft.....\$1,500
 - Custody of a Salesperson\$10,000
 - Property at Fair, Trade Show, or Exhibition.....\$50,000
 - Property in a Non-Owned Location.....\$250,000
 - Property In Transit (any vehicle).....\$100,000
 - Personal Effects of your home care providers
 - Per home care provider
 - Per occurrence\$1,000
 - Annual policy period\$50,000
 - Limited International coverage\$25,000
- Personal Effects Extensions
 - Clients' Property — Personal Effects
 - Per resident\$5,000
 - On premises, transit, and temporarily off premises\$50,000
 - Personal Effects (excluding employee and volunteer tools).....\$50,000
 - Employee, Volunteer, and Your Portable Tools
 - Per tool, per employee/volunteer.....\$1,000
 - Annual policy period\$10,000
- Photographic Or Scientific Instrument Lenses..... Included in BPP Limit
- Pollutant Clean-Up and Removal.....\$25,000
- Precious Metals.....\$50,000
- Spoilage coverage — “Perishable Stock”.....\$25,000
 - Or with Equipment Breakdown WRAP combined.....\$50,000
- Tenant Building — Required By Lease.....\$10,000
- Tenant Glass Breakage.....\$50,000
- Theft of Building Materials.....\$50,000
- Unscheduled Structures Building Limit or \$25,000 (whichever is less)
- Valuable Papers And Records (other than electronic data)
 - On premise.....\$150,000
 - Off premise.....\$5,000
- Watercraft Extension\$25,000

Human services claim friendly support

- Coinsurance Waiver on Losses Under \$10,000 Included
- Claim Data or Inventory Expenses.....\$25,000
- Covered Crime Reward.....\$50,000
- Removal of Property to Prevent a Loss.....\$1,000
- Vacancy Clause Modification..... 90 Days
- Valuation of Donated Stock..... Included

Deductible provisions

- Selected Coverage Deductible — \$500
 - The most we will deduct in any one occurrence is \$500 for the selected coverages as provided in the form
- No deductible applies to the identified additional coverages as provided in the form
- The deductibles as shown in the policy apply to all remaining coverages

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