

HUMAN SERVICES APPETITE GUIDE

This guide outlines our appetite and underwriting eligibility within the human services industry. We encourage you to discuss new business opportunities with your sales manager and underwriter.



Human service businesses SECURA writes

- Adult daycares
- AODA outpatient rehabilitation facilities
- Autism services organizations
- Boys and Girls Clubs
- Commercial child care/ daycare facilities
- Community action programs
- Community centers
- Domestic abuse shelters
- Food pantries or food banks
- Goodwill Industries
- Head Start programs
- Home companion care businesses
- Homeless shelters
- Intervention programs
- Meal delivery programs
- Nonprofit counseling centers
- Referral services
- Religious retreat centers or camps
- Respite care services
- Services for the hearing impaired
- Sober living
- Suicide helplines
- Tutoring/academic enrichment programs
- United Way organizations
- Vocational training/work centers
- Youth activity or recreation groups



Food pantries



Work centers



United Way



Commercial daycares

Coverage highlights

Human Services Property WRAP

- Key Employee Replacement for an Executive Officer or an Executive Director.....\$50,000
- 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 combined.....\$50,000
 - Extended Period Of Indemnity.....180 days

Human Services Liability WRAP

- Work Material Expenses\$5,000
- Damage to Property Caused by Client.....\$30,000
- Additional Insured — Human Service Organizations.....Included

Elite General Liability WRAP

- Automatic Additional Insureds includes:
 - Additional insured by written agreement
 - Building owner
 - Co-owner of insured premises
 - Franchisor
 - Funding source
 - Grantor of permits

Professional Liability

- Professional Liability limits up to \$1,000,000 are in addition to General Liability limits

Abusive Conduct Liability

- Abusive Conductive Liability limits are available upon approval up to \$1,000,000

Questions? Contact your underwriter or log in to **AgentLinkSM** for more resources.

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Nonprofit organizations

Since 1900, we've been dedicated to serving our communities, caring for our neighbors, and giving hope to those in need. Let's work together to make a difference and protect your community nonprofits with coverage as unique as their missions. Watch our nonprofit insurance video to learn more about our appetite and available coverages.



Scan the QR code to watch our nonprofit insurance video and learn more about our appetite and available coverages.

Why write Specialty Lines with SECURA?

We provide customized insurance on admitted paper for commercial businesses in niche classes, such as special events, nonprofits, and sports and recreation risks. Our coverage offers protection for a wide range of industries to help you diversify your book of business and support your agency's growth. We work hard to find the right coverage for each account we quote. As a standard market insurance carrier, our policies are backed by State Guaranty Funds, unlike those written by non-admitted Excess and Surplus (E&S) carriers.



Admitted carrier

As an **admitted carrier**, SECURA is an exciting option for agents and policyholders who wish to work with a reliable insurance company that offers outstanding products and services.

SECURA's broad coverage includes **comprehensive products** that both agents and policyholders find valuable. We customize our policies with supplementary coverages and WRAPs to ensure proper protection.

Our **service** to our agents and policyholders is second to none. You will always have one-on-one support from our specialty underwriters and sales managers.



Ease of doing business

Our customer-first mentality creates strong, lasting agency partnerships. Here are a few reasons you should write more Specialty Lines:

- **Package policies** considering additional lines of business
- **Direct billing** with payment options for your clients
- **Automatic renewals** (without a new ACORD App)
- Short **supplemental questionnaires**
- **Online rating tool** for quoting and binding several classes
- Enticing, **highly competitive commissions**
- **Risk management** services



Strong, stable financials

We're rated highly by the industry, agents, and policyholders we serve.

- **Rated A (Excellent)** by A.M. Best
- Robust **reinsurance partnerships**
- **High ratings** on Google reviews

These descriptions are intended to provide general guidance only and do not guarantee that there will be coverage for any specific claim. SECURA must be notified as soon as practicable regarding anything which may result in a claim, after which time a coverage analysis will be conducted based upon the specific facts of the claim, the insurance policy or policies, and applicable law.

Coverages may not be available in all states. Subject to class eligibility. Coverages described are subject to all the terms and conditions of the policy, including 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.

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