# Better Coverage... Exclusive Market Access... Easier Application Process...

Doing business with Care Providers Insurance Services is easier than ever! Our policy now includes:

- \$25k Earthquake Coverage
- \$150k Extra Expense
- \$25k Flood/Sewer Back-up
- \$35k Computers
- \$50k Outdoor property/Playground equipment
- \$50k Property in Transit
- \$25k Money & Securities Inside/ Outside
- \$50k Off Premises Power Failure
- \$35k Spoilage
- \$25k Emergency Vacating Expense
- \$25k ID Theft Expense
- \$25k Workplace Violence Counseling
- \$10k Retaining walls
- Plus 32 other Property Enhancements

**NO MORE** calling us to report every special event!

**NO MORE** submitting new lessors during the year!

800-761-7072

## Insuring Your

# Communities Needs

Planning & Development Districts Boys and Girls Clubs Head Start Programs Group Homes

- MRDD/ARC
- Children's Homes
- Others

Community Action Agencies
Hospice
Senior Citizen Programs
Big Brothers Big Sisters
Charter Schools
YWCA
And Many More!

### For Over 20 Years



#### Call Today!

Randy Hedlund
Program Director
Care Providers Insurance Services

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Follow

Our Path

to Helping

Others

# Our Program Description

Part of NSM Insurance Group, Care Providers Insurance Services is an exclusive program designed for non-profit social service organizations.

Care Providers Insurance Services has taken the standard ISO forms and added many enhancements.





# OUR Enhancements

- Broad language for who is an insured, notice of occurrence, advertising injury, failure to disclose, bodily injury definition to include mental anguish and liberalization clause
- \$1MM Legal Liability extension for fire, sprinkler leakage, etc.
- \$20k Medical Payments Limit
- Aggregate limit PER LOCATION
- Violation of Patient's rights
- Order and pay for all MVR's-agent no longer has to get them from the insured. Drivers with poor records can now be individually excluded. MVR guidelines are simplified and can be given to the insured
- Plus Many Others!

# Coverages Include

- Property/Inland Marine
- Crime
- General Liability
- Professional Liability
- Physical & Sexual Abuse
- Automobile
- Workers' Compensation
- Accident Coverage
- Directors & Officers Liability
- Employment Practices
  Liability
- Excess Liability (includes Abuse & Professional)



#### Contact Us Today!

Randy Hedlund

Program Director

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