

## Hanover Human Services Advantage

# Protecting those who serve others

The human services industry faces unique risks and requires specialized insurance solutions—ones that go beyond standard coverage. Not every carrier has the expertise and options to craft an ideal coverage plan. At The Hanover, we're proud to offer Hanover Human Services Advantage, a protection package thoughtfully designed to help you meet the distinct needs of these organizations.

## Appetite at a glance

Hanover Human Services Advantage is built to protect a wide range of nonprofit, 501(c)(3), and for-profit organizations that provide professional (non-medical) services for disadvantaged individuals.

### Community services

- Arts and cultural programs
- Community action or development organizations
- Ethnic-based groups and centers
- Food banks/distribution/meal sites
- Foundations/grantmaking organizations
- Homeless and women's shelters
- Nonprofit thrift stores
- Outpatient counseling
- Temporary housing for families with medical needs
- United Way organizations
- Vocational rehabilitation/training
- YMCA/YWCA/Jewish community centers (JCC)

### Youth services

- Boys & Girls Clubs
- Camps
- Court Appointed Special Advocates (CASA)
- Early intervention programs
- Emergency shelters
- Head Start programs
- Nonprofit group homes
- Nonprofit residential treatment programs
- Outpatient therapeutic programs
- Youth centers

### Developmental disabilities

- ABA therapy
- Day programs
- Leisure/recreational programs
- Nonprofit group homes
- Nonprofit intermediate care facilities
- Sheltered workshops
- Supported/independent living
- Vocational programs

### Substance abuse

- Nonprofit residential treatment
- Outpatient counseling
- Supported/independent living
- Transitional living

### Mental health

- Crisis intervention
- Nonprofit residential treatment
- Outpatient counseling
- Supported/independent living

## The cornerstone of human services protection

The Hanover's offering provides both professional liability and physical abuse and sexual molestation coverage designed to help meet the challenges that human organizations serving vulnerable populations face. This includes:

### Broad professional liability coverage

- For errors or omissions arising out of wrongful acts
- Includes coverage for nurses, teachers, psychologists, counselors, social workers and more
- Can be included in umbrella coverage, with limits tailored to the individual account
- Offers coverage for an organization's liability for certain professionals regardless of the employment status of the professional
- Defense outside the limits provided to help protect policy limits
- Options for occurrence and claims made forms

### Physical abuse, sexual misconduct and sexual molestation coverage

- Covers liability that arises from injury resulting from physical abuse, sexual misconduct or sexual molestation
- Options for occurrence and claims made forms
- Can be included in umbrella coverage, with limits tailored to the individual account
- Innocent party defense coverage available
- Defense outside the limits provided to help protect policy limits

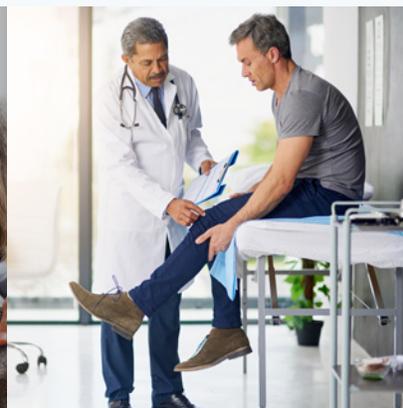
### An account-focused approach

In addition to these specialized liability coverages, The Hanover offers a suite of options that can be tailored to meet the unique needs of each client, including:

- Commercial package policy (CPP)
  - Includes commercial property and general liability
  - Selection of base property endorsements as well as human services industry-specific endorsement with 12 coverage enhancements
  - General liability human services industry-specific endorsement option to add or enhance more than 20 coverages

Additional coverages available include:

- Emergency event management
- Donated stock endorsement
- Human services additional insured endorsement
- Property damage legal liability coverage
- Commercial auto
- Commercial umbrella
- GlobalReach—for organizations with international outreach exposure



# Proactive risk management and claims services

## Expert risk prevention

To address the complex demands and issues facing those who provide help—and those who require it—The Hanover Risk Solutions team offers tailored risk reduction programs, including onsite and remote assessments, on-demand learning, self-service tools and custom action plans. Featured offerings include:

### Hanover abuse prevention e-learning series

A suite of online courses on a variety of topics relevant to organizations that provide care to others, including:

- Applicant screening
- Child and elder abuse prevention
- Mandated reporter responsibilities
- Employment liability training for managers and more

### Dedicated safety programs

With topics that are important to human service organizations, such as:

- Slip, trip and fall prevention
- Van safety
- Transporting elderly and special needs passengers
- Setting the stage for an abuse-free organization

### Continued innovation

**The Hanover i-on Sensor Program™**—Leverages technology and real-time data to help mitigate a wide array of risks, including water leaks, temperature control, and driving risks through telematics

**Driver safety services**—Includes fleet program assessments and driver training courses

## Claims expertise

We understand that complex claims require specialization. That's why we assembled a dedicated team of experts to support our human services clients, including:

### Dedicated team

- A dedicated team focused on human services and abuse and molestation claims
- Experts with over 25 years of experience on average
- Deep understanding of policy provisions to ensure specialized handling of complex claim cases

### Expertise that goes beyond

- Hand-selected panel of trusted attorneys with proven expertise in human services for strategic legal collaboration
- Diverse network of expert witness partners from medical to psychological and standard-of-care disciplines

### Consultative claims management

- Strategic roundtables with adjusters, attorneys, and claims leadership to align on best outcomes
- Proactive communication with agencies and policyholders throughout the process
- Early incident investigation as appropriate to ensure timely response

## Let's make a difference for human services organizations

Connect with me today to learn more about our  
recent success stories and The Hanover's capabilities  
to help you best serve this market.



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