

# Adult Day Services Providers Coverage



AmTrust North America understands the unique risks nonprofit organizations face. Our nonprofit specialty program provides targeted coverages to meet the diverse needs of the nonprofit community. Coverage is tailored for the specific exposure characteristic of adult day service providers.

AmTrust North America delivers an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents.

It pays to work with people who fully understand the insurance needs of adult day service providers.

## Coverage and Services

- Property and Liability
- Auto
- Umbrella
- Workers' Compensation
- Management Liability and Privacy Coverage

## Product Basics

- Primary Liability Insurance
  - Standard limits are \$1 million per occurrence for General Liability
  - \$1 million per occurrence for Sex Abuse
  - \$1 million per occurrence for Social Work/Professional
  - \$3 million policy aggregate
- Umbrella Policy – Limits up to \$10 million above Primary Liability
- Special Event Liability – Fundraising events, Standard limit is \$1 million with higher limits available

- Automobile
  - Owned / non-owned / hired auto
  - Hired car Physical Damage
  - Full coverage on Auto Glass
  - Employees, Volunteers and Insureds coverage
- Crime and Fidelity – Employee Theft / Forgery or Alteration; Money and Securities
- Directors & Officers Liability – Standard limit is \$1 million with higher limits available
- Employment Practices Liability
- Property
  - Blanket limits
  - Agreed value
  - Special causes of loss
  - Sewer backup
  - Ordinance law coverage
  - Equipment breakdown including food spoilage
  - Loss of income
  - ALS available
  - Loss of income due to workplace violence



AmTrust North America  
An AmTrust Financial Company

877.528.7878

[www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com)

# Adult Day Services Providers Coverage

## Special Coverages

\$50,000 limits each for:

- Business, Travel and Accident
- Donation Assurance
- Identity theft expenses
- And many more

## Specialty Coverages for Adult Day Service Providers

- Volunteers included
- Hired and Non-owned Automobile
- Non-medical Transportation
- HIPPA
- Congregate Meals
- Meals on Wheels
- Nutrition Programs
- Fiduciary Liability
- Cyber Liability Meaningful Use

## Workers' Compensation

- Employers Liability

## Risk Control Services for Adult Day Service Providers

- Risk Management Resource Library
- Driver Qualification, Training and Monitoring
- Parking and Pedestrian Safety
- Employment Practices Hot Line
- Slip, Trip and Fall Hazard List
- Lifting Protocols
- Wheelchair transport and securement
- Cyber-related pre- and post-breach services

## Submission Requirements

- ACORD and supplemental applications; we also accept other carrier's applications
- Audited year-end financial statement (or Form 990 if the organization does not have a year-end statement)
- Brochures, promotional material describing programs and services
- Loss history for the last 3-5 years
- Schedule of drivers and vehicles, including VINs and seating capacity



AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.