

Human & Social Services

AmTrust E&S has a team of experienced underwriters throughout the country dedicated to E&S casualty solutions and is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer. Supported by over 6,000 employees in 60 countries, AmTrust Financial offers a full suite of specialty risk to the wholesale brokerage market.



Target Classes

Substance Use Treatment (for profit & not for profit)

- Outpatient Services
- Residential facilities, including detox facilities offering a full continuum of care

Mental Health Treatment

- Outpatient Services
- Residential Facilities
- Group Homes
- Independent Living

Intellectually Disabled Services

- Group Homes
- Community Based support
- Vocational programs

Residential Services

- Homeless Shelters
- Transitional Housing
- Battered Victims Shelters

Clinics

- Community Clinics
- Low-cost or Free Clinic

Product & Coverage Highlights

- Minimum premium \$50,000
- Occurrence & Claims Made offering, defense inside the limit
- General Liability: \$1M/\$3M
- Employee Benefits
- Abuse Liability up to \$1M/\$3M (separate tower)
 - Social Service & Allied Health Professional Liability up to \$1M/\$3M (separate tower)
- Social Service & Allied Health
- Professional Liability up to \$1M/\$3M (separate tower)
- Hired & non-owned auto up to \$1M
- Supported Excess up to \$5M capacity
 - Abuse & Professional sublimit up to \$2M

We Do Not Write

- Adoption and foster care agencies
- Abortion clinics
- Childcare
- Educators Legal Liability
- Employed or volunteer physicians including psychiatrists (primary med malpractice)
- Social organizations such as American Legions, VFW Halls, Lions Clubs
- HIV/AIDS Needle Exchange Programs

Submission Requirements

- ACORD 125, 126, 131
- Complete and signed supplementals
- Minimum 5 years currently valued loss runs (If >\$500K, 10 years)
- Current financial statement – if for profit
- Target premium
- Send submissions to elyse.christian@amtrustgroup.com