



# NONPROFIT & HUMAN SERVICES

*Specialized Coverage for Nonprofit  
and Human Services Organizations*

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Superior protection and risk management  
resources to help you safeguard the communities  
you serve.



# The work you do helps humanity in a way that's unmatched by others.

*Our customized coverage will ensure that you can keep spreading kindness.*

Nonprofits like yours invest every penny to make a difference in the lives of others. Our goal is to guarantee the investment you make to protect your organization is well-spent, allowing you to continue on your quest to do good.

At GuideOne Insurance we understand your needs, not just because we've been in the business for more than 70 years, but because we're in your community, embracing the same causes and values that are ingrained in everything you do. We see how much you invest in the people who benefit from your organization, and we know a lot of people depend on you. We won't let them — or you — down.

More than 50,000 commercial policyholders trust us with protecting their organizations. And we'd be proud to protect yours, too. When the unexpected happens, we're here to provide strength, radiate positive energy and work alongside you so you can focus on the things that matter most.



GuideOne has been an advocate and an innovator for nonprofits like yours since our founding in 1947. In 1962, we recognized that community organizations were in need of an affordable, efficient insurance product that rolled many coverages into one. To fulfill the needs of our customers and our communities, we developed the first multi-peril policy, protection against different kinds of losses all covered under one package, making your insurance more convenient and more economical.

More than 50 years later, our values haven't changed — and we have one of the highest customer retention rates in the industry. With an eye on the ever-evolving world around us, we continue to create policies that address current needs and make sense for you and for the communities you serve.



## PROPERTY COVERAGE

Our full line of coverages and services are specifically designed for the issues nonprofits face, covering standard items as well as items that are unique to organizations, including: administrator's personal property; the personal effects and property of others, such as items lost during work-related travel; lease cancellation or moving expenses; outdoor signs; automated external defibrillators (AED) and more.

The Extra Property Coverages included in the Basic, Broad and Special Policies are available at three levels with various limits in each. Below is an example of our Advantage Elite option with lower limits available in Advantage & Advantage Plus:

- + \$1,000,000 Newly Acquired or \$500,000 for Newly Constructed Property (180 days)
  - \$25,000 Personal Property Excess Coverage for administrators, officers or directors and for personal property of others for business purposes at replacement cost
    - \$2,500 personal effects and property of others off-premises (worldwide)
  - \$250,000 valuable papers and records, cost of research (other than electronic data)
  - \$5,000 electronic data – replace or restore
  - \$5,000 lease cancellation moving expenses
- Ordinance or law:
  - Value of undamaged portions of the building that must be demolished
  - \$500,000 demolition costs and debris removal for undamaged buildings
  - \$500,000 increased cost of construction
- \$10,000 appurtenant buildings and property in the open
- Property off-premises – your business personal policy limit
- \$5,000 total for trees, shrubs, plants and lawns

- Indirect loss – \$300,000 for any one or combination of the following:
  - Business income including rental value
  - Extra expense
  - Emergency evacuation including civil authority
  - Civil authority
  - Alterations and new buildings
  - Crisis event
- \$50,000 outdoor signs
- \$50,000 lock repair or replacement
- \$50,000 information reward: arson, theft and vandalism
- Sewer, drain or sump backup or overflow
- Actual cost for fire department service charge
- \$50,000 pollutant cleanup and removal
- Debris removal included in building limit (25% maximum), \$50,000 additional available limit
- Radio, television antennas and satellite dishes
- \$25,000 Fire extinguisher and automatic fire suppression recharge
- \$50,000 refrigerated products loss
- \$10,000 earthquake sprinkler leakage
- \$100,000 utility services – direct damage
- \$100,000 utility services – time element
- \$5,000 non-owned detached trailers
- \$25,000 Maintenance Equipment Coverage
- \$25,000 Automated External Defibrillator Coverage
- \$500,000 Accounts Receivable Coverage
- \$25,000 fire and security alarm system upgrade (limited to 25% of loss)
- \$50,000 loss data preparation expenses

### ***Equipment Breakdown Coverage***

This provides coverage for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion, or other loss or damage to steam and water heating equipment. Also included:

- + Expediting expense – \$50,000
- + Hazardous substances – \$50,000
- + Spoilage – \$100,000
- + Data restoration – \$50,000
- + Animals – \$50,000
- + Service interruption (up to the limit of Business Income and Extra Expense Coverage)

### ***Other Property Coverages***

You have the ability to tailor your policy to address your nonprofit’s specific needs with additional endorsements that offer more financial protection. This includes many options that exceed industry standards because we believe you deserve the very best we can offer.

- + **Crime Coverage** – Provides protection for money and security losses resulting from theft, burglary, robbery, employee dishonesty, forgery and alteration.
- + **Computer Fraud Coverage** – Covers the loss of money, securities and property, except for losses caused by computer fraud executed by nonemployees.
- + **Inland Marine Coverage** – A broad type of insurance that covers valuable possessions that are considered unique, or may be transported from one place to another.
- + **Green Upgrade Coverage** – Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.

### Other Property Coverages (continued)

- + **Key Person Replacement Expenses** – Provides coverage for incurred recruitment expenses to replace an executive director, president/chief executive officer or scheduled key person who suffers death as the result of an injury.
- + **Limited Flood Coverage** – Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.



## LIABILITY COVERAGE

In addition to property coverage, we offer your nonprofit protection from legal liability on either an occurrence basis with no deductible in most standard situations when the facility is legally liable for damages. This covers most common situations, as well as enhancements such as libel, slander and defamation; counseling services performed by your administrators, volunteers or employees; and covered expenses resulting from a crisis event occurring during an activity sponsored by your organization.

- + **Who Is An Insured** – extended to include:
  - Architects, engineers or surveyors
  - Vendors
  - Your employees, board or council members, trustees or officials, volunteers
  - Any organization authorized and controlled by you
- + Newly-acquired and formed organizations (same or similar business)
- + Automatic additional insured status for: lessor of land; state or political subdivision; mortgagee, assignee, or receiver; and co-owners of premises
- + Waiver of subrogation
- + Liberalization clause
- + Broadened bodily injury
- + Worldwide coverage (suit brought in U.S.)
- + Defense costs outside limits – including court costs and attorney's fees
- + Incidental medical malpractice, including use of defibrillators
- + Watercraft liability if non-owned, any length
- + Bail bonds – up to \$2,500
- + Blanket special events
- + Damage to property of home care provider – \$50,000

## Additional Liability Options

Every nonprofit faces different issues and challenges. We offer a number of additional liability endorsements so you can tailor your policy to your specific needs. Higher limits are available in our umbrella policy for these liability options:

- + **Professional Liability** – offers coverage for professional services provided as a nonprofit and human services organization for services such as social work, foster care, residential care or specialized education services.
- + **Incidental Professional Liability** – provides two types of coverage:
  - Medical professionals who provide written confirmation of medical malpractice insurance
  - Current medical license and provides professional liability coverage for an organization’s administrator or medical director for damages due to professional services injury or medically derived injury
- + **Non-Owned and Hired Auto** – Provides excess liability and medical coverage should legal liability arise out of the use of a non-owned or hired auto.
- + **Employment Practices** – Protects the educational entity against lawsuits that can arise from allegations of wrongful employment practices made by staff members or prospective employees.
- + **Employee Benefits** – Covers negligent acts, errors or omissions arising out of the administration of employee benefit programs.
- + **Counseling Liability (licensed or fee-based)** – Provides additional coverage for damages arising out of a fee or non-fee based counseling service performed by employees or volunteers who are licensed mental health care practitioners.
- + **Lost Wages Coverage** – Reimburses an injured person for their lost wages while away from work because of an accident, regardless of fault.
- + **Directors and Officers** – Provides coverage for the acts or decisions of the organization’s directors and officers.
- + **Sexual Misconduct** – Protects against legal liability arising from acts of sexual misconduct. Options available by a staff member or volunteer to expand coverage to include Physical Abuse and optional Alleged Perpetrator Civil Defense Coverage.
- + **Special Events** (separately scheduled)
- + **Liquor Liability**



## SPECIAL POLICIES

To accommodate the special considerations that arise at every community organization, we offer competitively priced specialty policies with the highest levels of coverage, designed to complement your insurance plan.

- + Business Automobile Policy
- + International Travel Coverage
- + Umbrella Policy
- + Workers’ Compensation Policy

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## THE GUIDEONE DIFFERENCE

We know you have a variety of choices when it comes to insuring your organization. But we're the only insurer that can provide you with the combination of company stability, strong values, personal service and seven decades of industry expertise.

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### ***"A-" (Excellent) Rating by A.M. Best***

We carry an "A-" (Excellent) rating from A.M. Best Company, the most widely respected insurance rating firm in the country. We have been consistently ranked in the "Excellent" category for 25+ years.

### ***Fast, Compassionate Claims Service***

We know compassionate, caring claims service is crucial for organizations like yours. We pride ourselves in providing a personal touch with every call we take, 24/7. You're a person, not a claim number — and we'll treat you as such.

### ***Loss Prevention Experts***

With well over a half-century of experience under our belts, we've become experts on risk management — and it's important to us to share our knowledge with you. We provide our customers with access to a wide variety of free resources, such as our SafeChurch risk management portal, that provide articles, webinars, videos and more.

### ***New Construction and Disaster Recovery***

When property damage strikes, you can rely on us to help you rebuild. Literally. Our wholly owned construction subsidiary, GC3, understands how critical it is for members of your organization to have functional gathering spaces and facilities. They'll help you rebuild with speed, quality craftsmanship and values you can trust.

### ***Social Responsibility***

Like you, we care about affecting positive change in the communities we call home. Through the GuideOne Foundation and donated volunteer work hours, we support charitable causes that align with our company values, our personal values and the values our policyholders believe in.

### ***Personal Service from Local Agents***

We have representation in all 50 states, with a vast network of more than 2,000 independent agents. These dedicated individuals are well-versed in the unique needs of our niche markets and are fully equipped with knowledgeable advice to help protect your organization. And, just as importantly, they deliver the personal, caring service that we pledge to provide to each and every customer.

### ***GuideVantage Complimentary Resources***

In addition to your GuideOne policy, we provide a host of exclusive, complimentary resources to help protect your organization and safeguard what you've built. Enjoy industry-specific materials and programs, beneficial to both you and the people you serve — from human resource support services and risk management tools to more general protection, like discounted background checks. With resources like GuideVantage, positive change is indeed possible.

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▶ How can we help you and your nonprofit in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1.888.218.8561**

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