

Social Service Professional Liability Coverage

Highlighted Features

- Event-trigger form
- Defense costs outside the policy limits when defending the insured
- Separate limits from the General Liability Coverage Form
- Various limits available: aggregate limit to \$3 million
- Umbrella limits to \$10 million available
- Prior Acts Coverage available
- Reimbursement of wages for an employee suspended from work with pay during an investigation limit \$10,000
- Broad definition of insured includes nonprofit organization as well as medical services provider for counseling, evaluation and nursing services if a volunteer or employee of the organization; includes all other employees and volunteers, as well as interns and students-in-training and individual independent contractors
- Nonprofit member (other than medical service providers) covered for alleged improper oversight or supervision of medical professionals (see policy conditions applying to medical service providers).
- Covers a broad range of professionals

Coverage in Action

A four-month-old foster child, placed in a home certified by a nonprofit, dies in her sleep. The natural mother brings a lawsuit against the foster parents and the nonprofit. Under NIA coverage, the member will be represented during the proceedings.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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