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.