

The Cincinnati Insurance Companies

Targeted Insurance Protection

SOCIAL SERVICES PROGRAM

TARGET
MARKETSSM

Serving you as you serve the community

Your organization provides valuable services to the community, working hard to build caring relationships and make valuable contributions. You can expect the same dedication from your agent and Cincinnati Insurance and receive exceptional insurance coverage from our Social Services Program.



Choose an insurance program from a financially strong company that offers more.



Everything Insurance Should Be[®]

cinfin.com

Selecting the right company

Whether you are providing meals to the elderly, training the developmentally disabled or raising funds to support a worthy cause, consider Cincinnati's Social Services Program to insure your organization. You can customize your insurance program with the professional advice of your local independent agent representing Cincinnati. You are free to focus on serving your community, knowing that you have an insurance program from a company offering:

- more than 30 years of experience insuring social service organizations
- a management team specifically dedicated to keeping your Social Services Program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and Financial Strength to see our latest ratings
- one of the lowest consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at www.naic.org
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

Insuring your organization

Your agent and Cincinnati understand that no two organizations are alike. That's why Cincinnati's Social Services Program begins with our standard property and liability coverages and allows you to further customize your program to suit your specific insurance needs.

Social Services Commercial Property Endorsement packages higher amounts of insurance and additional property coverages into one valuable and convenient option, including coverage for:

- blanket coverage amount up to \$250,000 that applies to a variety of coverages:
 - accounts receivable
 - worldwide laptop coverage, except where coverage would be in violation of any U.S. economic or trade sanctions or travel ban
 - fine arts
 - personal property of others
 - valuable papers and records
- emergency vacating expenses – provides up to \$25,000 for expenses you incur to temporarily vacate your premises to prevent physical injury to occupants or if required by civil authority
- image restoration and counseling expenses – covers your reasonable expenses up to \$5,000 for counseling (when not guilty) and restoring your reputation after an actual or alleged act of abuse or sexual misconduct

- portable medical equipment – provides up to \$25,000 in total with a maximum of \$5,000 per item
- key-employee replacement expenses – covers hiring expenses you incur up to \$5,000 to replace your executive director or development director when unable to continue due to death or permanent disabilities (not available in all states)

Social Services Commercial General Liability Endorsement helps to tailor liability coverage specific to your insurance needs by increasing limits and adding new coverages, including:

- employee benefit liability coverage
- 180 days of coverage for newly formed or acquired organizations
- franchisors and benefactors or grantors as automatic additional insureds
- expands who is an insured to include your officials, trustees, board members, insurance managers, medical directors and administrators, students in training, not-for-profit members and independent contractors (social service professionals who are not classified as employees) with respect to their liability for services provided on your behalf
- coverage for voluntary property damage
- medical expenses if you or an employee is assaulted on the job



Social Services Professional Liability Coverage gives you peace of mind as you perform professional services for your clients, including:

- consent to settle clause, requiring your written consent to settle a claim (except in FL and MD)
- coverage provided on an occurrence or claims made basis
- medical directors, volunteers, independent contractors, employees and students in training as insureds arising out of their duties related to the conduct of your organization
- medical waste defense expense coverage
- defense costs provided in addition to the limits of insurance
- no deductible

- *Physical Abuse, Sexual Misconduct or Sexual Molestation Liability Coverage* provides protection against allegations of physical abuse, sexual misconduct or sexual molestation.

Rounding out your protection

A professional umbrella policy covers your liability for claims above and beyond the amount covered by your primary policies. And it pays for certain claims not covered by your primary policy without charging you a deductible. You receive coverage for third-party discrimination at full umbrella limits with no deductible, including allegations against your employees for discrimination.

And to further customize your insurance program, qualified organizations can choose from a variety of coverage options:

- *Electronic data processing* insures your computer system against loss, such as fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage.
- *Crisis event expense coverage* pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in VA) and loss of business income and extra expenses.
- *Employee theft coverage* protects you from loss of money, securities and other property stolen by an employee.
- *Pillar™ management liability* insures directors, officers, trustees and the organization for covered wrongful acts, conveniently offering the ability to add coverage parts for:
 - employment practices liability insurance
 - internet liability
 - trustee and fiduciary liability and employee benefits administration
- *Cyber risk coverage* provides data breach and identity theft expenses and liability protection for eligible risks. Additional options are available for computer attack, network security and cyber extortion.

Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- effective hiring practices
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.