

## Alcohol and Substance Abuse Rehabilitation



RSC Solutions<sup>SM</sup> specializes in providing unique coverages for human services organizations and understands the diverse exposures these organizations face on a daily basis. Our programs provide access to flexible and comprehensive insurance coverages for human services risks of all kinds.

The multi-line insurance program provides access to coverage for counseling, detoxification, residential treatment, and halfway homes with a tailored approach to non-profit and for-profit social service organizations.

### Coverage Highlights

The insurance program includes:

- Commercial Property, Inland Marine, and Equipment Breakdown coverages
  - Including property of patients, residents, and home care providers
- Commercial General Liability
- Abuse and Molestation coverage
- Commercial Automobile
- Professional Liability including psychiatrists and registered nurses
- Commercial Umbrella Liability
- Occurrence and claims-made options available
- Risk management services and online training programs

### Available Limits

The program includes:

- General Liability
  - Limits up to \$1 million occurrence/\$3 million aggregate
- Abuse and Molestation
  - Limits up to \$1 million occurrence/\$1 million aggregate

- Employee Benefits Liability
  - Limits up to \$1 million occurrence/\$1 million aggregate
- Professional Liability
  - Limits up to \$1 million occurrence/\$3 million aggregate
- Commercial Auto
  - \$1 million combined single limit auto liability
  - \$1,000/\$1,000 comprehensive/collision deductibles
- Umbrella Liability
  - Limits up to \$25 million including Abuse and Molestation coverage
- Commercial Property
  - Up to \$40 million amount subject at one location
  - Up to \$500,000 crime

### Underwriting Requirements

- 5 years in business along with hard copy loss runs
- Acord for all lines except professional liability
- Lexington supplemental application

Brokers should email submissions to [humanservices@riskspecialistscompanies.com](mailto:humanservices@riskspecialistscompanies.com).

### Contact

For more information, please contact Jennifer Nelsen at (214) 758-1968 or [jennifer.nelsen@chartisinsurance.com](mailto:jennifer.nelsen@chartisinsurance.com), or visit [www.riskspecialistscompanies.com](http://www.riskspecialistscompanies.com).