

## Community Service



RSC Solutions<sup>SM</sup> specializes in providing access to 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 coverage for human services risks of many kinds.

The multi-line insurance program through RSC Solutions provides access to coverage for Goodwill stores, Jewish community centers, YWCA, battered women's shelters, homeless shelters, and community outreach with a tailored approach to the non-profit and for-profit social service organizations.

### Coverage Highlights

The insurance program includes:

- Commercial Property, Inland Marine, and Equipment Breakdown coverage
- Commercial General Liability
  - Including volunteers as named insureds and liquor liability for fundraising
- 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
- Employee Benefits Liability
  - Limits up to \$1 million occurrence/\$1 million aggregate
- Professional Liability
  - Limits up to \$1 million occurrence/\$3 million aggregate
- Auto
  - \$1 million combined single limit for auto liability
  - \$1,000/\$1,000 comprehensive/collision deductibles
- Umbrella
  - Limits up to \$25 million including Abuse and Molestation coverage
- Property
  - Up to \$40 million, amount subject in one location
  - Up to \$500,000 crime

### Available Limits

The insurance 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

### 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).

