

Developmentally Disabled Community



RSC SolutionsSM 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 group homes, vocational workshops, and independent living skills counseling 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 coverages
 - Including property of patients, residents, and home care providers
- Commercial General Liability
 - Including volunteers as named insureds and violation of rights of residents coverage
- 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 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

- Employment 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 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 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.

Contact

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