



# Social Services

coverage guide

## Top Class Codes

Targeted classes include:

- Camps
- Clubs (civic service or social)
- Social Services
- Day Care Centers

## Key Coverage Features

- Up to \$2M / \$2M in General Liability limits
- Up to 10 persons/games each
- Up to 100,000 in square feet
- Up to 100 number of persons/pupils/camper days
- Up to \$1M in total payroll
- Optional Coverages available:
  - › Employee Benefits Liability
  - › Primary Non-Contributory (Scheduled or Blanket)
  - › Blanket Additional Insured
  - › Waiver of Subrogation (Scheduled or Blanket)

## Underwriting Guidelines

- Ability to consider 24 or less Day Care Center field trips per year
- Day Care Centers allowed to transport children
- Ability to consider bodies of water (swimming pool, lakes, rivers, beaches, etc.) on clubs premise
- Ability to consider fireworks on clubs premise
- Ability to consider clubs relationship with labor unions
- Ability to consider recreational vehicles or firearms on clubs premise
- Ability to consider dormitories for private schools

## Restricted Exposures

- Hunting or Gun Clubs
- Fraternity or Sororities
- Overnight care
- Day Care Centers cannot be open 24 hours
- Amusement rides on premise



Let's Connect

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