

## Social Service Coverage Guide

### Top Class Codes

Targeted classes include:

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

### Key Coverage Features

- Up to \$1M / \$2M in General Liability limits
- Up to 10 persons / games each
- Up to 60,000 in square feet
- Up to 100 number of persons / pupils / camper
- Optional Coverages available:
  - » Employee Benefits Liability
  - » Primary Non-Contributory (Scheduled or Blanket)
  - » Blanket Additional Insured
  - » Waiver of Subrogation (Scheduled or Blanket)
  - » Assault & Battery

### Underwriting Guidelines

- Ability to consider 24 or less Day Care Center field trips per year
- Ability to consider bodies of water (swimming pool, lakes, rivers, beaches, etc.) on clubs premise
- Ability to consider clubs relationship with labor unions

### Restricted Exposures

- Hunting or Gun Clubs
- Fraternity or Sororities
- Overnight care
- Day Care Centers open 24 hours
- Amusement rides on premise

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