

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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The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

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