

Social Services

Tokio Marine HCC offers expanded PL/GL coverage to meet the growing needs of organizations providing an array of social services.

Product Highlights

- LIMITS UP TO: \$6,000,000 each claim / \$8,000,000 aggregate (Dual Tower options are available)
- Follow form Excess Liability over PL/GL UP TO: \$5,000,000 each claim / \$5,000,000 aggregate
- AVAILABLE COVERAGES: Stand-alone Professional Liability; Combo Professional Liability and General Liability (GL Occurrence coverage is available)
- Minimum Premium: \$1,500
- Minimum Deductible: \$0
- MEDEFENSE® Plus Sublimit (includes HIPAA violations): Up to \$250,000
- e-MD® Cyber Liability Sublimit: Up to \$1,000,000
- Hired and Non-owned Auto Sublimit: Up to \$1,000,000
- Evacuation Expenses: Up to \$50,000
- Reputational Harm Coverage: Up to

\$100,000

- Disciplinary Proceeding Sublimit: Up to \$25,000
- Legal Expense/Media Reimbursement Insurance: Up to \$25,000
- First Dollar Defense is available
- Sexual Abuse Sublimit: Up to \$1,000,000 (available when required by contract)
- Punitive Damages are covered, where insurable by law
- Incident Reporting
- Worldwide coverage (claim brought in the USA)

Eligible Classes

Inpatient Mental Health & Substance Abuse/Rehabilitation Facilities, Transitional Living/Halfway Houses, Women's Shelters, Housing for Families of Medical Patients, Social Workers, Group Homes for the Developmentally Disabled, Community Outreach Programs, Adult Day Care, Sheltered Workshops, Meals on Wheels, Outpatient Mental Health Counseling (Family, Behavioral, Substance Abuse, etc.)

Ineligible Classes

Foster care exposures, Adoption agencies, Juvenile detention centers

Ineligible Territories

Alaska, New York

Contact us

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