



Social Services PL / GL

Social Services Professional Liability Insurance provides comprehensive coverage for organizations and individuals providing programs and services that improve the well-being and welfare of individuals, families and communities.

Product Highlights

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Dual Towers/Separate PL and GL Aggregate Limits
- Employees, Volunteers, Interns and Independent Contractors included in the definition of Insured
- Punitive damages are covered, where insurable

Coverage Enhancements Available

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD® Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

Ineligible Territories

- Alaska, New York, Puerto Rico

Eligible Risks

- Adult Daycare
- Mental Health Counselors
- Transitional Living
- Drug and Alcohol Rehab/Sober Living Homes
- Family Counseling/Therapy
- Developmentally Disabled Group Homes and Day Schools
- Vocational Training and Life Skill Coaching
- Mentoring Programs
- Food Banks and Pantries



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Limits Available

Limits up to \$5 million/\$5 million

Minimum Deductible: From first dollar

Minimum Premium: \$1,500

Ineligible Risks

- Foster Care/Adoption
- Retirement Homes
- Memory Care Facilities
- Detention Centers
- Nursing Homes and Skilled Nursing Facilities
- Managed Care Organizations



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Cyber & Professional Lines

Contacts

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Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.