

SOCIAL SERVICES

Social services providers strengthen public health, safety, and the lives of vulnerable populations – and face exposures that reflect that complexity. The risks are real, the stakes are high, and most markets aren't built for it. Skyward Specialty's Healthcare Solutions team crafts programs tailored to this sector's demands. Contact us today to discover how we can support your client's organization.

PRIMARY COVERAGE OPTIONS

Minimum premiums starting at \$3,500

- Social Services Professional Liability – Claims Made
- General Liability – Claims Made and Occurrence options
- Incident Sensitive Trigger
- PL, GL, EBL, HNOA, & SMPA are separate towers
- Defense Outside
- Administrative Coverage for Medical Directors
- Good Samaritan Coverage
- Severability
- HIPAA Reimbursement Coverage
- Legal Event Reimbursement Coverage
- First Dollar Deductible

ADDITIONAL COVERAGES

- Blanket Additional Insured
- Blanket WOS
- Primary Non-Contributory
- Sublimit for Non-Medical E&O
- Reimbursement Coverages - Evacuation Expense, Patient Loss of Property, Privacy Breach, Public Relations, & Regulatory Billing
- Supported & Unsupported Excess coverage available up to \$2M, including Auto & Employer's Liability

PROHIBITED CLASSES

Alternatives to Incarceration, Correctional Supervision and Monitoring (incl. Parolee Monitoring/House Arrest), Youth Boot Camps, Standalone Senior Long-Term Care Facilities (Assisted Living, Independent Living, and Skilled Nursing Facilities)

TARGET CLASSES

- Adoption and Foster Care Agencies
- Churches / Religious Organizations, including Pastoral Counseling
- Community Organizations, including Mentoring, Tutoring and Afterschool Activities
- Food Pantries / Community Gardens
- Funeral Homes
- Homeless Shelters
- Hotlines
- Life Skills / Vocational Training
- Nanny Placement Services
- Residential, including Group Homes, Sober Living, and Troubled Youth
- Schools
- Veterinarian / Animal Care Services, including Pet Sitting / Walking
- Well Child Daycares
- Youth Organizations

CONTACT US

Email SocialServicesSubs@skywardinsurance.com or scan the QR code below.



Updated 6.26