

Targeted Insurance Protection



Social Services Program



Choose an insurance program from a financially strong company that offers more.



Social Services Program

Serving you as you serve the community

Your organization provides valuable services to the community, working hard to build caring relationships and make valuable contributions. You can expect the same dedication from your agent and The Cincinnati Insurance Company and receive exceptional insurance coverage from our Social Services Program.

Selecting the right company

Whether you are providing meals to the elderly, training the developmentally disabled or raising funds to support a worthy cause, consider Cincinnati's Social Services Program to insure your organization. You can customize your insurance program with the professional advice of your local independent agent representing Cincinnati Insurance. You are free to focus on serving your community, knowing that you have an insurance program from a company offering:

- over 30 years of experience insuring social service organizations
- a management team specifically dedicated to keeping your Social Services Program on the leading edge
- superior claims service provided by representatives who live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfin.com and Financial Strength to see our latest ratings
- one of the lowest consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at www.naic.org
- multi-year policy terms available in most states for many coverages, saving you the added time and expense of annual renewals

Insuring your organization

Your agent and Cincinnati Insurance understand that no two organizations are alike. That's why Cincinnati's Social Services Program begins with our standard property and liability coverages and allows you to further customize your program to suit your specific insurance needs.

Social Services Commercial Property Endorsement packages higher amounts of insurance and additional property coverages into one valuable and convenient option, including coverage for:

- blanket coverage amount up to \$250,000 that applies to a variety of coverages:
 - accounts receivable
 - worldwide laptop coverage, except for locations subject to U.S. travel or trade restrictions
 - fine arts
 - personal property of others
 - valuable papers and records
- emergency vacating expenses – provides up to \$25,000 for expenses you incur to temporarily vacate your premises to prevent physical injury to occupants or if required by civil authority
- image restoration and counseling expenses – covers your reasonable expenses up to \$5,000 for counseling (when not guilty) and restoring your reputation after an actual or alleged act of abuse or sexual misconduct
- portable medical equipment – provides up to \$25,000 in total with a maximum of \$5,000 per item
- key-employee replacement expenses – covers hiring expenses you incur up to \$5,000 to replace your executive director or development director when unable to continue due to death or permanent disabilities (not available in all states)

Social Services Commercial General Liability Endorsement helps to tailor liability coverage specific to your insurance needs by increasing limits and adding new coverages, including:

- employee benefit liability coverage
- 180 days of coverage for newly formed or acquired organizations
- benefactors or grantors as automatic additional insureds
- expanded definition of insured to include students in training, medical directors and administrators
- coverage for voluntary property damage

Social Services Professional Liability Coverage gives you peace of mind as you perform professional services for your clients, including:

- consent to settle clause, requiring your written consent to settle a claim (except in Florida and Maryland)
- coverage provided on an occurrence or claims made basis
- medical directors, volunteers and students in training as insureds
- defense costs provided in addition to the limits of insurance
- no deductible

Physical Abuse, Sexual Misconduct or Sexual Molestation Liability Coverage provides protection against allegations of physical abuse, sexual misconduct or sexual molestation.

Rounding out your protection

A professional umbrella policy covers your liability for claims above and beyond the amount covered by your primary policies. And it pays for certain claims not covered by your primary policy without charging you a deductible. You receive coverage for third-party discrimination at full umbrella limits with no deductible, including allegations against your employees for discrimination.

And to further customize your insurance program, qualified organizations can choose from a variety of coverage options:

- *Electronic data processing* insures your computer system against loss, such as fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage.
- *Crisis event expense coverage* pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in Virginia) and loss of business income and extra expenses.

- *Employee theft coverage* protects you from loss of money, securities and other property stolen by an employee.
- *Blue Chip Policy* insures directors, officers, trustees and the organization for covered wrongful acts, conveniently offering the ability to add coverage parts for:
 - employment practices liability insurance
 - Internet liability
 - trustee and fiduciary liability and employee benefits administration

Helping to control risk

Your policy comes with loss control services provided by an experienced and knowledgeable loss control representative who is available for consultations, education and training services. They help you to proactively manage risk and create a safe environment, addressing:

- effective hiring practices
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

You can also access discounted premier background screening services when you choose Cincinnati Insurance. By signing up for background screening services, you are taking effective steps to protect your business and receiving those screening services at rates up to 80 percent off the base rate.

When it comes to something as important as your business – your livelihood – you can trust your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve. Talk with your local, independent insurance agent representing Cincinnati to find out more about our Social Services Program and all the services and expertise that come with it.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. cinfin.com

