

# HUMAN SERVICES – CLASSES OF BUSINESS

USLI offers products tailored specifically for human service organizations. The **Allied Health Care** product is built to meet the needs of for-profit entities and individuals in the human service field. The **Nonprofit Social Services Package** product is built specifically for nonprofit organizations. Package options for these products may include general liability, property, professional liability, nonprofit directors and officers liability, and employment practices liability coverage through one application, on one policy, with one carrier.

## Human Services

Abused adult counseling	First aid/CPR/EMT training	Reading program
Anxiety and stress management	Group home	Recreational therapy
Aromatherapy	Health education	Rehabilitation counseling
Art, dance, drama, music therapy	Hospice care	School guidance counseling
At-risk youth counseling	Learning disability service	Social worker
Career and budget counseling	LGBTQ support service	Speech language
Caregiver/Home health aide (non-medical)	Mental health counseling	Substance abuse recovery (non-medical)
Corrective therapy	Nutritionist	Transitional housing
Dietician	Parenting education	Wellness counseling
Employment service	Pet/Animal assisted therapy	Youth mentoring and recreation
Faith-based counseling	Post-detox living	

## Nonprofits

Abused adult shelter	Food bank/Soup kitchen	Thrift store
After school program	Health care clinic (premises only liability)	Vocational/Sheltered workshop
Halfway housing	Historical society	After school program
Homeless shelter	Horticultural society	Science Technology Engineering Math (STEM) programs
Botanical garden	Pregnancy help center	
Community center	Senior activity center	

## For-profits

Chaplain	Dental hygienist	Nail technician
Athletic trainer	EEG technician/technologist	Occupational therapy
Audiologist	Esthetician	Optician
Beautician/Barber	First aid/CPR/EMT training	Optometric assistant
Bio feedback practitioner	Fitness instructor	Pedorthist
Day spa	Lactation consultant	Physical therapy
Dental assistant	Massage therapy	Radiologic technologist

## Product Advantages

- Quick quote and binder turnaround
- Financial stability of a carrier rated A++ by A.M. Best
- Low minimum premiums
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business
- Up to \$1,000,000/\$3,000,000 for abuse and molestation claims
- Hired and non-owned auto up to \$1,000,000 (included in the general liability aggregate)

## Most Common Ineligible Risk Characteristics

- Adoption agencies and foster care
- Adult day care
- Residential/Oversight living for youth unaccompanied by a parent/guardian
- Organizations focused on providing direct professional medical services