

## *Hanover Human Services Advantage*

# Why human services organizations need professional liability

Human services organizations are at the heart of the communities they serve, so our goal at The Hanover is to provide them with the peace of mind they need to be at their best.

## Professional liability coverage

Human services organizations provide advice, counsel, and services to people with a variety of needs. Those services can present exposures that are not covered under a general liability policy. The good news is Hanover has coverage for those exposures—our professional liability coverage.

The Hanover's robust professional liability coverages have been specifically developed to meet the very challenging needs of nonprofit, 501(c)(3), and for-profit organizations that provide invaluable programs and services to the people and communities they serve.

## Hanover professional liability for human services at a glance

- Designed to cover liability from errors and omissions arising out of wrongful acts
- Provides coverage on an occurrence or claims-made basis
- Professional liability is included in umbrella coverage; umbrella limits available up to \$10 Million
- "A" rating (Excellent) by A.M. Best Company
- Dedicated risk solutions services uniquely geared to human service providers



Professional liability's expanded coverage highlights include:

- Coverage is provided for an organization's vicarious liability for certain professionals regardless of the employment status of the professional.
- The workers' compensation and employers' liability exclusions do not apply when your employee is also your client.
- 'Who is an insured' includes teachers, substitute teachers employed by the insured, as well as parent teacher organizations or associations

The Human Services Advantage suite of products and services can benefit organizations that provide non-medical professional services for a diverse population. Our broad appetite includes organizations who focus on:

- Nonprofit addiction services
- Development disabilities
- Youth services
- Aging services
- Community services
- Mental health

## Count on us when it comes to claims and risk solutions

We take our claims services seriously. Our team has years of human services and professional liability expertise handling claims unique to this industry, and strive to offer responsive, professional service. Our innovative risk solutions experts have developed services that will support the human services mission. Whether it's providing training in abuse prevention, pinpointing the unique needs of transporting special needs passengers, or helping when disaster strikes, our team is committed to helping you meet their mission.

## Let's talk total protection

Your Hanover underwriter is ready to work with you to put together the best insurance program to meet the needs of your customer.



The  
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hanover.com  
The Agency Place (TAP)—<https://tap.hanover.com>

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