

HUMAN SERVICES PROGRAM

ABOUT RIVERPORT

Riverport Insurance Company was formed in 1989 as a Minnesota insurer dedicated to insuring nonprofit social service organizations.

Today, Riverport provides insurance coverage and services to nonprofit and for-profit social service organizations, public entities, and other specialty clients. Riverport is also an admitted insurer in 49 states and the District of Columbia.

Riverport and its affiliate, Riverport Insurance Services, LLC, are member companies of W. R. Berkley Corporation.

Riverport is rated A+ (Superior) by A.M. Best Company.



COVERAGE HIGHLIGHTS*

PROPERTY

- Buildings and Business Personal Property
- Business Income and Extra Expense
- Equipment Breakdown
- Accounts Receivable
- Valuable Papers and Records
- Electronic Data Processing
- Broadening Endorsements Available

GENERAL LIABILITY

- Occurrence Form
- Limits to \$1,000,000 Per Occurrence and \$3,000,000 Aggregate (Additional Limits Available)
- Sexual Abuse and Molestation Coverage included with the same limit as the General Liability limit
- Broadening Endorsement Available

PROFESSIONAL LIABILITY

- Occurrence Form
- Limits \$1,000,000 Per Occurrence and \$3,000,000 Aggregate (Additional Limits Available)

INLAND MARINE

- Fine Arts
- Special property or other valuable items

AUTOMOBILE

- \$1,000,000 Combined Single Limit
- Liability and Physical Damage
- Hired and Non-Owned Liability
- Social Service Agencies – Volunteers as Insureds
- Broadening Endorsement Available

CRIME

- Employee Dishonesty
- Forgery and Alteration
- Theft, Disappearance & Destruction

EXCESS LIABILITY

- "Follow form" for occurrence or claims made
- Limits Available up to \$10,000,000 Per Occurrence and \$10,000,000 Aggregate

* Statements of coverage availability and scope in this document are general in nature, subject to change and provide no guaranty or warranty of coverage, express or implied. This document does not amend or otherwise affect, the terms, conditions or limitations of the coverage or coverages of any insurance policy issued by Riverport Insurance Company. Please read all coverages completely and carefully.



TARGET ORGANIZATIONS

Riverport insures a variety of nonprofit and for-profit social service organizations. The following list provides examples of the types of social service organizations Riverport insures through its Human Services Program:

- Boys & Girls Clubs
- Chemical Dependency Programs
- Community Action Committees
- Community Centers
- Community Outreach Groups
- Counseling Centers
- Cultural Arts Programs
- Crime and Delinquency Prevention
- Day Activity Centers
- Day Care Centers
- Early Intervention Programs
- Employment or Job Training Programs
- Group Homes
- Head Start Programs
- Human Service Organizations
- Montessori Schools
- Preschools
- Programs for Developmentally or Physically Challenged Individuals
- Ronald McDonald Houses
- Senior Centers
- Senior Independent Living Facilities (Without Assisted Living Services)
- Shelter Facilities
- Supported Employment Programs
- YMCAs
- Youth Development Programs
- YWCAs

SERVICE HIGHLIGHTS

- Loss Control
 - On-site consultations
 - "Resource Library" of risk management materials
 - Safe Harbors publication
- Special hazard checklists
- Access to discounted background checks through IntelliCorp
- Premium payment plans with no finance charges
- 24-hour availability in claim emergencies

WHY CHOOSE RIVERPORT'S HUMAN SERVICES PROGRAM?

1. Rated A+ (Superior) by A.M. Best Company
2. Comprehensive and competitively priced coverage and limits
3. Specialized loss control services
4. Coverage available for Sexual Abuse and Molestation liability
5. Optional premium payment plans with no finance charges
6. Physical damage and liability coverage for cars, buses, and vans
7. Knowledgeable and professional underwriting and claims service
8. Wide range of acceptable underwriting classes
9. Access to discounted background checks through IntelliCorp
10. Historical commitment to social service organizations



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