



NAS offers expanded PL/GL coverage to meet the growing needs of organizations providing an array of social services.

## Product Highlights

- ▲ **LIMITS UP TO:**  
\$6,000,000 each claim / \$8,000,000 aggregate
  - Dual Tower options are available
  
- Follow form Excess Liability over PL/GL UP TO:
  - \$5,000,000 each claim / \$5,000,000 aggregate
  
- ▲ **AVAILABLE COVERAGES:**
  - Stand-alone Professional
  - Combo Professional and General Liability (GL Occurrence coverage is available)
  
- ▲ **Minimum Premium: \$1,500**
  
- ▲ **Minimum Deductible: \$0**
  
- ▲ **MEDEFENSE® Plus Sublimit (includes HIPAA violations): Up to \$250,000**
  
- ▲ **e-MD® Cyber Liability Sublimit: Up to \$1,000,000**
  
- ▲ **Hired and Non-owned Auto Sublimit: Up to \$1,000,000**
  
- ▲ **Evacuation Expenses: Up to \$50,000**
  
- ▲ **Reputational Harm Coverage: Up to \$100,000**
  
- ▲ **Disciplinary Proceeding Sublimit: Up to \$25,000**
  
- ▲ **Legal Expense/Media Reimbursement Insurance: Up to \$25,000**
  
- ▲ **First Dollar Defense is available**
  
- ▲ **Sexual Abuse Sublimit: Up to \$2,000,000 (available when required by contract)**
  
- ▲ **Punitive Damages are covered, where insurable by law**
  
- ▲ **Incident Reporting**
  
- ▲ **Worldwide coverage (claim brought in the USA)**

Special program rates available for Transitional Living Facilities, Adult Day Care Centers and Group Homes for the Developmentally Disabled.

## Eligible Classes:

- Inpatient Mental Health & Substance Abuse/ Rehabilitation Facilities
- Transitional Living Facilities (Homeless Shelters, Halfway Houses, etc.)
- Group Homes for the Developmentally Disabled
- Wilderness Therapy
- Group Homes for Troubled Youth
- Community Outreach Programs
- Methadone Clinics
- Adult Day Care
- Sheltered Workshops
- Meals on Wheels
- Outpatient Mental Health Counseling (Family, Behavioral, Substance Abuse, etc.)
- Psychiatrists
- Employee Assistance Programs
- Referral Agencies

## Ineligible Classes:

- ▲ Foster care exposures
- ▲ Adoption agencies
- ▲ Juvenile detention centers

## Ineligible Territories:

- ▲ Alaska

### For more information, contact:

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