GUIDEONE INSURANCE PRODUCT OVERVIEW FOR NY

GUIDEONE

INSURANCE

WE ARE GUIDEONE:

74 years and 600 people strong.

We are fiercely committed, now more than ever, to helping our customers achieve their mission of serving others.

50,000
policyholders

2500
independent agents nationwide

$800M+
in written premium

Specialists in
Religious Organizations, Nonprofits, Education and Small Businesses

Highly Rated Claim Service

Trustpilot
Reviews 1,088 • Excellent
4.4

RELIGIOUS ORGANIZATIONS

GUIDEONE® INSURANCE

CPP HIGHLIGHTS

Religious Organizations

Property

- Enhanced property form
- Over 50 coverages, robust offering and flexibility for small, medium and large accounts
- FaithGuard® endorsement included on all Religious Organization CPP policies

General Liability

- Optional coverages such as D&O, CyberSuite (NY available eff 4/1), Key Person Replacement and more
- Sexual Misconduct available up to $1M/$3M
- Full overview provided in the Program Summary

GUIDEONE INSURANCE

FaithGuard® Coverage For Religious Institutions
(Program Summary)

To help safeguard the people, property and ministries of religious institutions, GuideOne has developed superior expertise and a lineup of coverages and services that leads the industry. This document is designed to provide a summary of the highlights and features of our program and should not be used as a substitute of the actual policy language. For complete details of the coverages, limits, terms and conditions provided, please refer to the insurance policy. Some coverages may not be available in all states. Contact your underwriter to verify the availability of the coverages and limits shown below.

Property Coverage	
Covered Property	
Building Property	Includes signs, radio and television antennas and satellite dishes attached to the building or within 1,000 ft. of the described premises. See "Additional Coverages, Conditions or Coverage Extensions" section below, for unattached signs. Includes walls (also retaining walls), fences and walks. Implied inclusion of altars, pulpits, pews, organs, and window glass, when permanently attached to building.
Business Personal Property	Coverage is available for business personal property within 1,000 feet of the described premises.
Personal Property Of Others	Covered while on the described premises, up to the contents limit, for personal property belonging to the insured's ministers, religious education coordinators, managerial employees, officers, trustees or directors; or for personal property of others used by the insured for business purposes. Coverage is provided when such property is located in or on the building described in the declarations, in the open, or in a vehicle within 1,000 feet of the building, structure or premises described in the declarations, whichever is greater.
Property Additional Coverages, Conditions, Or Coverage Extensions	
Accounts Receivable	$50,000. No deductible.
Automated External Defibrillators (AEDs)	$5,000. $500 deductible.
Business Income And Extra Expense	$100,000 for any combination of the following: • Business Income (including Rental Value and Tuition Fees) • Extra Expense • Extended Business Income (60-day Extended Business Income Coverage) • Civil Authority (4 weeks) • Alterations and New Buildings • Emergency Evacuation Expenses • Violent Incident (Business Income only) Coverage applies separately to each described premises. Specified Extra Expenses paid under Violent Incident Response Coverage (described in the Liability Coverage section below).
Damage To Buildings From Theft Or Burglary	Pays for damage when resulting from theft or burglary (including attempted) when you have assumed responsibility as a tenant of the building. Coverage is included within Your Business Personal Property Limits Of Insurance. Deductible shown for covered property at the described premises will apply.

RELIGIOUS ORGANIZATION APPETITE

COMMERCIAL PACKAGE POLICY

Size: *Medium to Mega*

+ Well attended, financially stable organizations
+ Construction appropriate to location exposures
+ Active Safety Committee or Risk Manager
+ Building updates within 40 years

COMPREHENSIVE COVERAGE

+ Over 50 enhanced coverages included within each FaithGuard proprietary coverage forms
+ More than 25 specialized coverages, including:
  - Cyber Liability
  - Directors & Officers
  - Pastoral Counseling
  - Sexual Misconduct
  - Violent Incident
  - Umbrella Liability
  - Workers' Compensation

WHERE WE WIN

Religious Organization successes

DENOMINATION BOOK TRANSFER

+ 2,300 CPP policies
+ $15.6M written premium
+ Dedicated underwriting team
+ Co-branded marketing materials

MASTER POLICIES AND GROUP AFFILIATED PROGRAM (GAP)

+ 174 programs
+ Over 20,000 members
+ More than $2M paid in Loss Control Bonuses in past 5 years

MEDIUM / MEGA CHURCHES

+ Expert underwriters help bind complicated risks

BUSINESS OWNER’S POLICIES

+ Not available in NY yet, but planned for future
+ 60% of all Religious Organization quotes returned in less than 30 minutes
+ $4,500 average premium

EDUCATION

GUIDEONE™
INSURANCE

EDUCATION

Market & Appetite

K-12 SCHOOLS

- + **Private schools –** with or without church affiliation
- + **Charter schools**
- + **Home schools***

- + **NO start-up schools *(3+ years)***
- + **NO higher education**

**Professional coverages are not available*

- +34,576 private schools & 7,000 charter schools in the U.S. *(K-12)*
- +64% of all private schools are elementary grades only *(K-8)* which is more favorable versus high school students *(athletics, bullying, events, failure to educate, etc.)* Over 50% of all charter schools are elementary only.
- +Private schools make up 10% of all schools *(shrinking)*, while charter is 5% of all schools *(and growing)*.
- +78% of private school students attend religiously-affiliated schools *(majority are Catholic affiliated)* and charter are non-religious, but sometimes vocation-focused.

EDUCATION

Coverage Highlights

Broad Education Property and Liability Forms

- Enhanced Property (Two Tier – Education & Education Plus)
- Crisis Management
- Counseling Liability
- Broad Definition of Insured Persons or Organizations
- Health Care Acts or Omissions – school RN, athletic trainer, EMT, student RN/trainer
- Fiduciary Liability

Educator’s Legal Liability/D&O

Educator’s Management Liability (ELL/D&O/EPLI)

Sexual Misconduct

Limits into the umbrella

NONPROFIT HUMAN SERVICES

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INSURANCE

NONPROFIT & HUMAN SERVICES APPETITE

GuideOne insures a variety of nonprofits and nonprofit human services organizations that strengthen their communities by serving those who need their help and support.

Aging	**Behavioral** (Includes Mental Health & Substance Abuse)	**Community Services**	**Developmentally Disabled**	**Youth**
Senior Centers	Outpatient Programs	Arts, Culture, Museums Adult Education	Group Homes Early Intervention	Group Homes In Home Support
Meals on Wheels	Transitional Living	Domestic Violence & Homeless Shelters	Sheltered Workshops	Boys & Girls Clubs
Adult Daycare	Residential Facilities	Goodwill Agencies Thrift Stores	Vocational Programs	K-12 Charter or Private School
Work Comp $100K+ *only SLC*	In-Home Support Services	Pregnancy Centers YMCA/YWCA	Independent Living	CASA Head Start
		Food Banks/Meal Sites Advocacy & Outreach *Many More...*	Recreation Supportive Living Services	Outpatient Therapy Youth Development Youth Shelters

NPHS: OUTSIDE OF APPETITE

- Adoption or Foster Services/Placement
- Affordable Housing less than 25% of TIV (no housing subject to HUD Inspection)
- Animal Rescue or Humane Societies
- Construction (new homes) or Property Repair for others
- For-Profit Organizations
- Hospice or Senior Home Healthcare
- Juvenile Justice Residential Programs
- Para-Transit (100% of operations)
- Public Medical Clinics (FTCA)
- Residential Facilities for Violent or Sexual Offenders
- Senior Nursing Homes, Senior Assisted Living, Senior Independent Living
  - EXCEPT WC $100k+
- Youth One-on-One Mentoring (acceptable if done within community setting)

LINES OF BUSINESS OFFERINGS

- **Package** - Property, IM, Crime, GL, D&O, EPL, PL, Abuse
- **Auto** - monoline auto *not* available
- **Umbrella** - up to $10M limits *(up to $5m for Sexual Misconduct with controls in place)*
- **Workers' Compensation**
- **Directors & Officers and Employment Practices Liability** - must be written with the GL – *not* available standalone

PROPERTY OVERVIEW

- Property Enhancement has 3 levels of coverage options:
  - Advantage - $350
  - Advantage Plus - $500
  - Advantage Elite - % of the property premium
- 52 coverages, robust offering and flexibility for both small, moderate and larger accts
- Full comparison provided in the Program Summary
- ISO Property with full capabilities
- Key Person Replacement is optional

GUIDEONE INSURANCE

Nonprofit and Human Services
(Program Summary)

To help safeguard the people, property and financial interests of nonprofit and human services organizations, GuideOne has developed superior expertise and some of the finest coverages and service available. This document is designed to provide a summary of the highlights and features of our program and should not be used as a substitute of the actual policy language. For complete details of the coverages, limits, terms and conditions provided, please refer to the insurance policy. Some coverages may not be available in all states. Contact your underwriter to verify the availability of the coverages and limits shown below.

Property Coverage	
The Nonprofit And Human Services Program offers a scalable property product, Advantage, Advantage Plus and Advantage Elite. Limits shown below are identical for all three options, except where indicated in the table that follows the property coverage descriptions.	
Covered Property	
Building Property	Includes signs, radio and television antennas and satellite dishes attached to building or within 2,500 ft. of the described premises. See "Additional Coverages, Conditions or Coverage Extensions" section below, for unattached signs. Includes walls (also retaining walls), fences and walks.
Business Personal Property	Coverage is available for business personal property within 2,500 feet of the described premises.
Personal Property of Others	Covered while on the described premises, up to the contents limit, for personal property belonging to the insured's administrators, officers or directors; or for personal property of others used by the insured for business purposes.
Property Additional Coverages, Conditions, or Coverage Extensions	
Accounts Receivable	See limit in table shown below. No deductible.
Alternate Key Systems	See limit in table shown below, to reprogram card readers and similar card key systems. No deductible.
Appurtenant Property	$10,000. $500 deductible.
Automated External Defibrillators	See limit in table shown below. $500 deductible.
Business Income and Extra Expense	See limit in table shown below for any combination of the following: • Business Income (including Rental Value) • Extra Expense • Extended Business Income (60-day Extended Business Income Coverage) • Civil Authority (4 weeks) • Alterations and New Buildings • Crisis Event (Business Income only)
Communicable Disease Business Income and Extra Expense	See limit in table shown below for loss of income and extra expense from a government-ordered evacuation or decontamination of the insured premises resulting from an outbreak of a communicable disease.
Contaminated Food Business Income and Extra Expense	See limit in table shown below for loss of income and extra expense from a government-ordered closure of the insured premises resulting from the contamination of food at that location.
Damage To Property Of Home Care Provider	$50,000. $500 deductible.

GL OVERVIEW

- ISO GL with proprietary GL Endorsement
- GuideOne NP HS GL Endorsement
  - AI's
  - Waiver of Subrogation
  - Key & Lock Replacement
  - Incidental Publishing, Broadcasting or Telecasting
  - Damage to Property of Others $1000
  - Exclusion for Abuse, PL & Special Events *(we will add back with blanket or schedule form)*
- Additional GL Forms:
  - Crisis Management
  - Fellow Employee
  - Blanket Special Events
  - Employee Defense

General Liability Coverage

NONPROFIT AND HUMAN SERVICES	GENERAL LIABILITY – AUTOMATIC COVERAGES
Coverage Trigger	Occurrence and Claims-made coverage triggers are available for General Liability coverage. The Claims-made option includes incident-sensitive policy language.
Expected Or Intended Injury	Provides for bodily injury and property damage resulting from the use of reasonable force to protect people or property.
Non-Owned Watercraft Liability	Covers bodily injury and property damage for non-owned watercraft of <u>up to 50 feet in length</u> if not being used to carry persons or property for a charge.
Incidental Publishing, Broadcasting Or Telecasting	Provides coverage for publishing, broadcasting or telecasting, that is incidental to the insured's business.
Cost Of Bail Bonds	Up to $2,500 for the cost of bail bonds, as a Supplemental Payment.
Expenses Incurred By The Insured	Up to $500 each day for time off work while assisting in the defense of a claim, as a Supplemental Payment.
Loss Of Property Of Others	Up to $1,000 for loss caused by persons participating in your organized activities, as a Supplemental Payment.
Key And Lock Replacement	Up to $10,000 Per Occurrence / $10,000 Policy Aggregate as a Supplemental Payment for key and lock replacement when entrusted to and subsequently lost by the insured as a result of the insured's contracted work for the individual, company or organization.
Automatic Additional Insured	Insured status is automatically granted to the following, when agreed to by written contract: • Architects, engineers or surveyors; • Owners of leased land; • State or political subdivisions with respect to permits or authorizations with respect to insured operations; • Contractual obligations if required by written contract executed prior to the loss occurrence; • Manager or lessor of premises; • Lessor of leased equipment; • Vendors; • Funding source with respect to their premises liability while the insured leases or occupies their premises; • State or political subdivisions with respect to permits or authorizations with respect to insured premises.
Newly Formed Or Acquired Organizations	Included as insureds, coverage to a newly acquired or formed organization up to 90 days or until policy expiration.
Waiver Of Subrogation	Permits the insured to waive the insurer's right of recovery, if such waiver is agreed to in a written contract prior to the occurrence of a loss.
Liberalization Clause	Provides for additional or enhanced coverages added to the Nonprofit And Human Services General Liability Endorsement for no additional premium to be automatically provided to the policy as of the effective date filed with the state.
Broadened Bodily Injury	Expands upon the standard definition of bodily injury to include mental injury, mental anguish, humiliation, or shock sustained by a person, if a direct result of physical injury, sickness or disease sustained by that person.
Worldwide Coverage Territory	Provides coverage anywhere in the world if a claim is made and the suit filed within the United States, its territories and possessions, Puerto Rico or Canada, unless the policy is otherwise endorsed.

SEXUAL MISCONDUCT LIABILITY COVERAGE

+ Available on either Occurrence or Claims-Made basis (CM NA in NY)
+ Separate limits from GL & PL
+ Same form used for all of our niches
+ Umbrella limits up to $5M
+ Coverage allows for payment of medical bills and counseling expenses on a no-fault basis which may result in a quicker resolution of claim
  - Medical Payment limit is $10,000 per sexual misconduct occurrence, as defined in the policy
  - These limits are outside of SM limits at no additional charge
+ Additional Endorsements Available:
  - Abuse Coverage Endorsement (GCG 74 01)
  - Alleged Perpetrator Civil Defense Coverage Endorsement $25,000 (GCG 74 27)

HUMAN SERVICES PROFESSIONAL LIABILITY

+ **Human Services Professional Liability (HS) is our new PL coverage form**

  – Covers both individual professionals and vicarious liability for the entity

  – Includes “Damages” arising out of rendering or failure to render services

  – Many professionals included:

    "Included professional" means:

    a. Certified nursing assistant, dental hygienist, dental technician, home health aide, "medical director", medical technician, registered nurse, nurse practitioner, licensed practical nurse, licensed vocational nurse, nutritionist/dietician, physical therapist, psychologist, recreational therapists and veterinary technician;

    b. Behavioral therapist, case manager, child care worker, clergy/rabbi/pastor, counselor, equine therapist, intern and extern, licensed professional counselor, occupational therapist, residential manager, social worker, speech therapist and hearing therapist, teacher, and teacher's aide; and

    c. Students in training in **a.** and **b.** above.

  – Available for new business in 33 states, 2 more to be added in 2021 and 15 TBD for future.

  – We will convert policies as they renew

HUMAN SERVICES PROFESSIONAL LIABILITY

- **Highlights of our new form:**
  - Flexibility to craft custom coverage to add specific professionals or carve out coverage depending on situation
  - Deductible options available
  - Occurrence or Claims Made
  - Defense outside the limits
  - Separate limits from GL
  - Vicarious liability included for contracted professionals when underlying med mal in place for $1m (Doctors, Psychiatrists, Dentists, etc.)
  - Ability to offer PL on an incidental basis for nominal charge
  - "Medical Director" covered automatically even with some incidental medical duties:

"A medical director may, from time to time, perform incidental, ancillary, and non-invasive medical services as part of their regular duties for you."

HUMAN SERVICES PROFESSIONAL LIABILITY

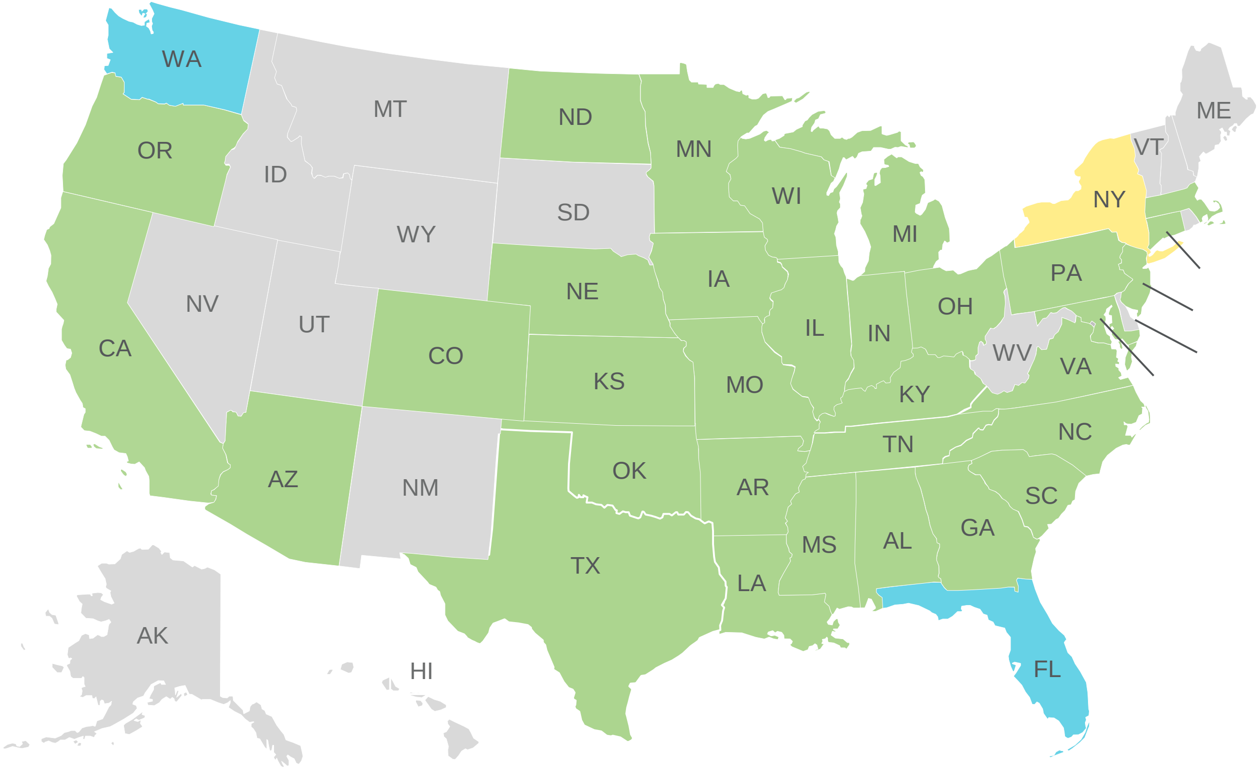
States in green also have new GuideVantage Auto Broadening Form and GuideVantage Expansion!

Approved States

NY eff 3/1/2021 NB & 6/1 Renewal

2021 Approval Expected

TBD



Q4 2020 NPHS WINS

ACCOUNT	PREMIUM	LINES OF BUSINESS
Vocational job training for adults with intellectual disabilities & mental health	$258,000	CPP, BAP, UMB
Residential Mental Health Treatment	$267,000	CPP, BAP, UMB
Community Action Agency for Head Start, Nutrition, and Homeless Services	$165,000	CPP, BAP, UMB
Educational Support Services for At Risk Primary School Aged Students	$70,000	CPP, BAP, UMB
Group Homes for Youth with Disabilities	$331,000	CPP, BAP, UMB
Violence Shelter for Women	$15,000	CPP, BAP, UMB
Botanical Gardens and Arboreta	$21,000	CPP, BAP, UMB
Homeless Shelter for Families	$26,500	CPP, BAP, UMB
Residential & Outpatient Substance Abuse Services	$50,000	CPP, BAP, UMB
Private School (K-12)	$60,000	CPP, BAP, WC, UMB

GuideVantage^{sm} AUTO ENHANCEMENT

*This Coverage Enhancement Endorsement can be added to **ALL** niches!*

+ **A premium charge will apply**
  - 3% of the total Business Auto premium
  - Minimum premium - $200 (does not apply in CA)
+ **Available to any size account where owned or leased vehicles are scheduled**
  - We will recommend adding to fleet sizes of 5 or more autos
+ **Our additional coverages and limits include:**
  - Liability Coverage Extensions
  - Physical Damage Coverage Extensions
  - Business Auto Conditions

CYBER SUITE (NY eff 4/1)

Coverage provided by Hartford Steam Boiler

9 Coverage Parts

Discovery trigger

- Data Compromise Response Expense
- Computer Attack
- Cyber Extortion
- Identity Recovery
- Misdirected Payment Fraud
- Computer Fraud

Claims made

- Data Compromise Liability
- Network Security Liability
- Electronic Media Liability

Advantages

- ✓ Coverage elements on **one form** for **one premium**
- ✓ **Includes** Cyber Extortion
- ✓ Offers a $1M limit
- ✓ Electronic Media Liability expands definition of "website"
- ✓ **No** Self Insured Retention or cap on notified individuals
- ✓ Social Engineering coverage
  - Misdirected Payment Fraud & Computer Fraud

CYBER RISK MANAGEMENT PORTAL

eRiskHub

Web based risk management tool that helps insureds:

- Better understand data breach and cyber attack risks
- Establish a response plan to manage costs
- Minimize effects of a data breach
- Provide online training resources
- Calculate potential costs from a data breach
- Download templates to create their own data security planning documents

https://guideone.com/policyholder/GuideVantage/eriskhub

www.eriskhub.com/GuideOne

Access Code: 12116-676

GUIDEVANTAGE

More than just an insurance policy

For more information visit:
https://guideone.com/policyholder/guidevantage

*We offer our customers **GuideVantage**, a host of exclusive, complimentary value-added resources. GuideVantage services and programs are free or significantly discounted!*

Human Resources

IntelliCorp

PROTECT MY MINISTRY

Claims & Risk Mitigation

GC3

Guide You Program

Livegenic®

roost

STOP!T

Safety Resources

eRiskHub®

SAFETY RESOURCES LIBRARY

SEXUAL MISCONDUCT RESOURCES

Other

Armed Intruder Training

STRATEGOS INTERNATIONAL

Non-Violent Intervention Training

CRISIS PREVENTION INSTITUTE

Online Giving Platform

SUBSPLASH®

NEW BUSINESS SUBMISSION

Requirements for complete submissions

- Completed ACORD Applications – ***MUST INCLUDE FEIN#***
- Supplements - either GuideOne or competitor new business supplemental app, not renewal apps
- 5 year Loss Runs *(can quote subject to)*
- Need by date and any expiring or target premium
- Email submissions to commercial@guideone.com

Questions?