New York Nonprofit & 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.

Property Additional Coverages, Conditions, or Coverage Extensions (continued)	
Debris Removal	Coverage to remove debris of covered property when such debris is caused by or results from a Covered Cause of Loss. 25% of the loss (subject to policy limits), plus $50,000 if the Limit of Insurance is exceeded, to remove debris of covered property.
Deductible Provisions	If two or more coverages within the Property Coverage Part, Inland Marine Coverage Part or Crime and Fidelity Coverage Part, are provided as part of the package policy apply to a single occurrence of loss, only the largest single deductible among those coverages will be applied to the loss unless otherwise specified.
Earthquake Sprinkler Leakage	$10,000 for each 12-month policy period.
Electronic Data – Cost to Restore or Replace	$5,000 per policy year for loss from the specified perils to Electronic Data. Virus is a Covered Cause of Loss. Higher limits available on an Inland Marine policy.
Emergency Evacuation Expense	See limit in table shown below. No deductible.
Emergency Real Estate Consulting Fee	$25,000. $500 deductible.
Equipment Breakdown	Included for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion or other loss or damage to steam and water heating equipment. Coverages include: - $50,000 Expediting expenses; - $50,000 Hazardous substances; - $100,000 Spoilage; - $50,000 Data restoration; - $50,000 Animals; and - Service Interruption (up to the business income and extra expense coverage limit) and Drying Out of electrical equipment.
Fine Arts	See limit in table shown below. $500 deductible. Higher limits are available on an Inland Marine policy. Stained glass windows may be included within the Building limits shown in the Declarations.
Fire and Security Alarm System Upgrade	25% of the amount needed to upgrade the system being replaced, not to exceed $25,000.
Fire Department Service Charge	$25,000. No deductible.
Fire Extinguisher and Fire Suppression System Recharge	$25,000. No deductible.
Green Consultant Expense Coverage	See limit in table shown below. Prior to payment, construction of the replaced building must be completed with a minimum of a Silver Rating Level LEED® Green Building certification. No deductible.
Key Person Replacement Expenses	See limit in table shown below for recruitment expenses to replace an executive director, president/chief executive officer or scheduled key person whose death is the result of an injury.
Lease Cancellation Moving Expense	$5,000. No deductible.

Property Additional Coverages, Conditions, or Coverage Extensions (continued)	
Liability for Residents Property	Property Other Than Money and Securities: • See limit in table shown below for per resident and maximum for any one occurrence. $250 Deductible. Money and Securities in a Safe Deposit Box: • $500 per resident; $5,000 maximum for any one occurrence. $250 Deductible.
Lock Replacement or Recalibration	See limit in table shown below for repair, replace, or recalibrate locks if keys are stolen during a theft, burglary or robbery loss. No deductible.
Loss Data Preparation Expenses	See limit in table shown below for reasonable and necessary expenses you incur following a covered loss to property to prepare loss data; including cost of appraisals, taking inventories and preparation of other documentation required to show the extent of loss. No deductible.
Maintenance Equipment	$25,000 for direct physical loss or damage resulting from a Covered Cause of Loss to your personal property or equipment that is used to maintain or service the building at the premises described in the declarations. $500 deductible.
Mobile Medical Equipment	See limit in table shown below.
Money And Securities	See limit in table shown below. $500 deductible. Total payment for the cost of stop payment orders is not limited by amount for Money And Securities. No deductible applies to cost of stop payment orders.
Newly Acquired or Constructed Property	$1 Million for newly acquired or $500,000 for newly constructed Buildings and Your Business Personal Property at each building; subject to the deductible shown in the declarations for Building or Your Business Personal Property. 180 day limitation.
Non-Owned Detached Trailers	$5,000 unless a higher amount is shown in Declarations. Coverage is excess over any other insurance covering the trailers.
Ordinance or Law	Coverage is provided as shown below, if resulting from the enforcement of any ordinance or law regulating the demolition, repair, or reconstruction of a building: • See limit in table shown below for loss of value of the undamaged portion of a building • $500,000 for demolition costs and debris removal • $500,000 for increased cost of construction
Outdoor Signs	See limit in table shown below, subject to a $500 deductible. No Coverage Territory restrictions – can be located anywhere. Signs on or within 1,000 feet of premises are defined as part of the building. Higher amounts are available on an Inland Marine form.
Outdoor Structures and Property in the Open	See limit in table shown below for outdoor structures and property in the open; personal property in the appurtenant buildings, light poles and light standards, park and playground equipment, monuments, statues, crosses, similar objects, other freestanding ornamental structures and other freestanding structures. $500 deductible.
Personal Effects and Property of Others	At the insured's premises: • See limit in table shown below for any one occurrence. No deductible. Away from the insured's premises and used for business purposes: • See limit in table shown below for any one occurrence. $250 deductible. Coverage is excess over the property owner's insurance, and is excluded while at any residence premises).
Pollutant Clean-Up and Removal	See limit in table shown below for each 12-month policy period.
Preservation of Property	Pays for damage to property that has been moved to preserve it from damage by a Covered Cause of Loss, if the damage occurs within 90 days of when it was first moved.

Property Additional Coverages, Conditions, or Coverage Extensions (continued)	
Property in Transit	See limit in table shown below, subject to a $500 deductible. Coverage includes property while in transit more than 1,000 feet from the described premises. No Coverage Territory restrictions.
Property Off Premises	See limit in table shown below, subject to a $500 deductible. Coverage includes property while temporarily at a location you do not own, lease or operate; in storage at a location you lease, own or operate; or at any fair, trade show, or exhibition. No Coverage Territory restrictions.
Radio and Television Antennas	Coverage is included within the Outdoor Property limits, subject to a $500 deductible. Includes satellite dishes and debris removal expense from any Covered Cause of Loss.
Refrigerated Products Loss	See limit in table shown below for contents of refrigeration or freezer units at the described premises for consequential loss resulting from power or utility failure; damage to the generating or transmission equipment; or mechanical or electrical failure of the refrigeration system subject to a $500 deductible.
Replacement Cost Valuation	Replacement Cost valuation is standard. Even if the Actual Cash Value option is selected, valuation will be at Replacement Cost (except for awnings and outdoor equipment) if the cost of building repair or replacement is less than $5,000 and complies with insurance to value requirements.
Residential Room Reserve	See limit in table shown below for each occurrence and each policy period. Coverage begins 72 hours after funding of resident's room has been suspended.
Reward for Information	See limit in table shown below for information that leads to a conviction for arson, theft or vandalism, but not to exceed the amount paid for the direct loss or damage. No deductible.
Sewer, Drain, or Sump Backup	See limit in table shown below, subject to the policy deductible.
Trees, shrubs, plants and lawns	See limit in table shown below, subject to a $500 deductible. Causes of Loss are limited, but theft is included.
Temporary Meeting Space Reimbursement	See limit in table shown below. No deductible.
Utility Services – Direct Damage	See limit in table shown below for each occurrence, for interruption in utility services to the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.
Utility Services – Time Element	See limit in table shown below for each occurrence, for the actual loss of business income sustained and the necessary extra expenses incurred due to a suspension of operations at the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.
Valuable Papers and Records	See limit in table shown below for the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist; subject to the deductible shown on Your Business Personal Property. Exclusion of coverage for electronic data applies to Valuable Papers. (See separate entry for Electronic Data, above.)

Scalable Nonprofit And Human Services Coverages			
Coverage	**Advantage**	**Advantage Plus**	**Advantage Elite**
Accounts Receivable	$100,000	$250,000	$500,000
Alternative Key Systems	$10,000	$25,000	$50,000
Appurtenant Property	$10,000	$10,000	$10,000
Automated External Defibrillators (AED's)	$10,000	$25,000	$25,000
Business Personal Property- With in _ feet	2,500	2,500	2,500
Business Income and Extra Expense	$100,000	$300,000	$300,000
Communicable Disease BI & EE	$10,000	$25,000	$25,000
Contaminated Food BI & EE	$10,000	$25,000	$25,000
Damage To Property Of Home Care Provider - By Patient	$50,000	$50,000	$50,000
Dampness/Extremes Of Temperature	Remove exclusion for BPP	Remove exclusion for BPP	Remove exclusion for BPP
Debris Removal	25% + $50,000	25% + $50,000	25% + $50,000
Earthquake Sprinkler Leakage	$10,000	$10,000	$10,000
Electronic Data	Included in YBPP Limit	Included in YBPP Limit	Included in YBPP Limit
Emergency Evacuation Expense	$100,000	$250,000	$500,000
Emergency Real Estate Consulting Fee	$25,000	$25,000	$25,000
Fine Arts	$50,000	$100,000	$250,000
Fire Department Service Charge	$25,000	$25,000	$25,000
Fire Extinguisher & Fire Recharge	$25,000	$25,000	$25,000
Furs	$10,000	$10,000	$10,000
Green Consultant Expense Coverage	$5,000	$10,000	$25,000
Key Person Replacement Expenses	$25,000	$50,000	$100,000
Lease Cancellation Moving Coverages	$5,000	$5,000	$5,000
Liability For Residents Property	$5,000 per resident $25,000 per occurrence	$10,000 per resident $50,000 per occurrence	$25,000 per resident $100,000 per occurrence
Liability For Residents Money & Securities	$500 per resident $5,000 per occurrence	$500 per resident $5,000 per occurrence	$500 per resident $5,000 per occurrence
Lock Replacement Or Recalibration	$10,000	$25,000	$50,000
Loss Data Preparation Expense	$10,000	$25,000	$50,000
Maintenance Equipment	$25,000	$25,000	$25,000
Mobile Medical Equipment	$15,000	$25,000	$50,000
Money And Securities	$10,000	$25,000	$50,000
Newly Acquired or Constructed Property	Newly Acquired $1M for Bldg & YBPP – Extension New Construction $500,000 – Add'l for Bldg only	Newly Acquired $1M for Bldg & YBPP – Extension New Construction $500,000 – Add'l for Bldg only	Newly Acquired $1M for Bldg & YBPP – Extension New Construction $500,000 – Add'l for Bldg only
Newly Acquired - Period of Coverage - # Days	180	180	180
Ordinance Or Law - Undamaged Portion of Building	$1M or bldg. limit, whichever is less	$5M or bldg. limit, whichever is less	Building Limit
Ordinance Or Law - Demolition Cost	$500,000	$500,000	$500,000
Ordinance Or Law - Increase Cost of Construction	$500,000	$500,000	$500,000
Outdoor Signs	$10,000	$25,000	$50,000
Outdoor Structures and Property In The Open	$25,000	$50,000	$50,000

Scalable Nonprofit And Human Services Coverages (continued)			
Coverage	**Advantage**	**Advantage Plus**	**Advantage Elite**
Personal Effects And Property Of Others – At Described Premises	$10,000	$25,000	$50,000
Personal Effects And Property Of Others – Away From Described Premises	$500	$1,000	$2,500
Pollutant Clean-Up And Removal	$10,000	$25,000	$50,000
Precious Metals	$10,000	$25,000	$35,000
Preservation of Property - # of days	90	90	90
Property In Transit	$25,000 or YBPP whichever is less	$50,000 or YBPP whichever is less	$100,000 or YBPP whichever is less
Property Off-Premises	$50,000 or YBPP limit, whichever is less	$100,000 or YBPP limit, whichever is less	YBPP Limit
Radio And Television Antennas	Included	Included	Included
Refrigerated Products Loss	$10,000	$25,000	$50,000
Residential Room Reserve	$1,000 per room $25,000 limit	$2,500 per room $50,000 limit	$5,000 per room $100,000 limit
Reward For Information	$25,000	$50,000	$50,000
Sewer, Drain Or Sump Backup	$10,000	$25,000	$50,000
Stamps And Tickets	$1,000	$1,000	$1,000
Temporary Meeting Space Reimbursement	$10,000	$25,000	$50,000
Trees, Shrubs, Plants and Lawns	$1,000	$2,500	$5,000
Utility Services – Direct Damage	$25,000	$50,000	$100,000
Utility Services – Time Element	$25,000	$50,000	$100,000
Valuable Papers And Records	$50,000	$100,000	$250,000

Commonly Requested Optional Coverages Available – Property	
Computer And Funds Transfer Fraud	Available on a Crime policy, for theft of money, securities, or other property resulting from the use of a computer to transfer covered property or funds from the insured's premises or bank.
Computer Systems Coverage	Computer Equipment, Data and Media coverage on an Inland Marine policy, for additional protection beyond that provided by the Property policy. (Computer Equipment may be included in the Property policy, with $5,000 per policy year for Electronic Data, covered for specified perils.)
Employee Dishonesty	Available on a Crime policy, for loss of money, securities or other property resulting from employee theft.
Fine Arts	Available on an Inland Marine policy, for additional coverage of fine arts beyond that provided by the Property policy.
Green Upgrade	Pays additional costs to upgrade to more energy efficient and environmentally friendly building components and appliances, when covered property damage occurs. Provides for an additional 25% of the value of the damaged property being upgraded, not to exceed $100,000 for the specifically scheduled locations.
Kidnap Expenses	Provides reimbursement for reasonable expenses due to the kidnapping of an insured person. Expenses include fees and costs of independent negotiator, interest costs for a loan to pay the ransom demand or extortion threat, travel costs, reward money paid to an informant and current salary of kidnapped officer or director. Available at scalable limits of $25,000 for Advantage, $50,000 for Advantage Plus and $100,000 for Advantage Elite.
Limited Flood Coverage	Provides up to $25,000 of building and personal property coverage when loss or damage is a direct result of flood.
Money & Securities – Theft, Disappearance	Available on a Crime policy, for loss of money and securities resulting from theft, disappearance or destruction.
Optional coverages in addition to those identified above may also be available. Contact your underwriter to request coverages not shown above.	

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 up to 50 feet in length 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.

Commonly Requested Optional Coverages Available By Endorsement – Liability	
Human Services Professional Liability	Coverage for Human Services Professional Liability which covers vicarious and individual professionals. Occurrence and Claims-made coverage triggers available. Defense costs are in addition to the limits of liability.
Directors And Officers Liability	Protection for the acts or decisions of the organization's directors and officers. Occurrence and Claims-made coverage triggers available. Defense costs are in addition to the limits of liability.
Employee Benefits Liability	Coverage for the administration of an employee benefits program. Occurrence and Claims-made coverage triggers available. Defense costs are provided in addition to the limits of liability.
Employment Practices Liability	Coverage for employment-related practices that affect a person's employment status with the insured. Coverage features include a claims-made coverage trigger, and defense costs within the limits of liability.
Lost Wages Coverage	Reimburses an injured person for their lost wages while away from work because of an accident, regardless of fault.
Sexual Misconduct Liability	Coverage for acts of sexual misconduct or molestation, and includes $10,000 limit for Medical Payments and Counseling Expenses. Occurrence coverage available. Defense costs are in addition to the limits of liability. Optional Sexual Misconduct endorsements include: • Abuse Liability: Provides coverage for liability arising out of non-sexual abuse. Coverage includes elder abuse, child abuse, patient abuse or abuse of a dependent person; and includes assault, battery or other abuse directed at a person as long as the assault, battery or abuse is non-sexual in nature. • Alleged Perpetrator Civil Defense Coverage: Reimbursement for sums the insured has voluntarily paid to an alleged perpetrator who is an employee, volunteer, temporary worker, or leased employee for a suit alleging sexual misconduct, sexual molestation or abuse. • Indemnitee of the Insured: Coverage to indemnitee named as a party in an insured Sexual Misconduct Liability suit for which the insured has assumed the liability of the indemnitee in a contract or agreement.
Special Events – Scheduled	Provides coverage for special events on a scheduled basis.
GuideVantage^{SM} Coverage Enhancement	Provides a group of coverages on all Commercial Package Policies at no additional charge. The enhancement is meaningful to both the organization and the board with special coverages, such as, Travel Accident Benefit, Donation Assurance, Image Restoration and Counseling and more. **This form is pending state approval in New York.**
Optional coverages in addition to those identified above may also be available. Contact your underwriter to request coverages not shown above.	

Other Policies or Coverages Available	
Nonprofit And Human Services Liability Umbrella Policy	Coverage that provides an extra layer of protection over the underlying Nonprofit And Human Services General Liability, Business Auto, and Employers Liability policies or coverages. Includes follow-form coverage to include any person or organization as an insured if covered under the underlying insurance.
Business Auto Policy and GuideVantage℠ Auto Enhancement	From vehicle damage to personal injury protection, GuideOne's Business Auto Coverage helps protect the vehicles your organization owns, leases or rents for business purposes. We have bundled several coverages under the GuideVantage Auto Enhancement making it easier to provide you with a wider range of coverages. Our new endorsement is available for all GuideOne niches and is offered when one or more owned or leased auto is insured.
Cyber Liability Policy	Coverage for liability arising out of computer use and the Internet, as well as electronic and non-electronic privacy breach. Coverages include Network Security And Privacy Liability, Electronic Media Liability, Funds Transfer Fraud Liability and Privacy Breach Expenses.
Workers Compensation And Employers Liability	Coverage for work-related accidental injury or disease.