

Coverage Offered

- General Liability & Professional Liability
 - Bodily injury and property damage
 - Personal and advertising injury
 - Sexual misconduct
 - Employee benefits liability
 - Limited medical professional (i.e., counselor, RN, Psychologist)
 - All coverages are on a Claims-Made basis, except for the GL which can be Occurence
- Defense costs outside the limit but capped at the per claim/occurrence limit

Available Limits

- Primary limits are available up to \$1M
- Excess limits are available on select risks
- Minimum deductibles range from \$5K to \$25K

Risk Appetite

- Secure residential facilities
 - Jails
 - Prisons
- Non-secure residential facilities
 - Drug & alcohol rehab centers (court appointed)
 - Youth service centers
 - half-way houses
 - Spousal or children's protective custody centers
- Non-residential facilities
 - electronic monitoring
 - counseling centers
 - Probation services
- Prisoner transportation operations

Ineligible Exposures

- · Adoption agencies
- Bounty hunter firms
- Private security guard agencies
- Opioid treatment facilities
- Alarm installation, service, or monitoring companies
- Individual practicioners, healthcare group practices and/or miscellaneous healthcare facilities for group practices

A++ A.M. Best AA+
Standard & Poor's

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