

# Human Services



## Excess

### Risk Appetite

- Substance Abuse Treatment (Inpatient or Outpatient)
- Behavioral/Mental Health Treatment (Inpatient or Outpatient)
- Developmental Disability (Inpatient or Outpatient)
- Primary appetite for all outpatient services listed

### Ineligible Classes (Primary and Excess)

- Adoption/foster care
- Inpatient senior care - Nursing homes, assisted living facilities
- Hospitals and psychiatric hospitals

### Coverages Offered

- Limits up to \$5M over Professional Liability, General Liability, Employers Liability, Auto Liability
- Limits up to \$2M over Sexual Abuse Molestation Liability
- Minimum \$1M attachment
- Underlying Carriers must have minimum of AM Best Rating of A- VII
- Professional Liability and Sexual Molestation Liability must be claims made
- Direct Excess Follow Form Policy Type

A++  
A.M. Best

AA+  
Standard & Poor's

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