



## OthersFirst® Protection Package

Your customers depend on you to meet their special needs.  
We hope you'll count on us to do the same for you.

The OthersFirst® Protection Package from Harleysville contains a wide range of coverage options to meet the specific needs of your human services organization. Standard coverages, such as commercial property, general liability and commercial auto form a strong foundation of fundamental protection, while additional coverage “layers” guard against the unique risks you face every day.

What's more, every year you'll have the opportunity to earn back a portion of your insurance premium as a dividend. When you insure with Harleysville, you get help with minimizing your liability exposures through numerous risk management services, and the peace of mind in knowing your protection is backed by a leading insurance organization known for its financial soundness.

Refer to the special coverage features outlined inside and work with your independent Harleysville agent to choose a cost-effective plan that's right for *your* business.



The Pennsylvania Advocacy and Resources (PAR) for People with Autism and Intellectual Disability is proud to partner with Harleysville Insurance and SEFCU Insurance Agency.

  
**Harleysville**  
*Good people to know*  
a Nationwide Insurance® company

# About SEFCU Insurance Agency

## Introduction and Background

SEFCU Insurance Agency, established in 1994, combines years of experience with leading-edge products to provide exceptional service and value to our customers. We offer insurance products and risk management services for commercial property; automobile liability and physical damage; workers' compensation; excess liability; marine; specialty coverages; surety; employee benefits, including health, life, disability; and payroll deduction personal lines programs.

Headquartered in New York and a wholly-owned subsidiary of SEFCU ([www.sefcu.com](http://www.sefcu.com)), we think globally but act locally with personal services designed specifically for each individual client. SEFCU Insurance Agency shares information and resources with national networks of brokers to ensure we can meet your every need, and find answers to your questions quickly and efficiently. We have 40 employees with six locations.

## Corporate Mission Statement

The SEFCU Insurance Agency (SIA) provides high quality risk management services to nonprofit organizations by offering a full range of insurance products from "best of industry providers." Our highly-trained professional staff strives to provide solutions and develop relationships based on trust and openness, leveraging the financial strengths of our parent and premier business partners for the benefit of our clients and the entire SEFCU membership.

## Our Corporate Philosophies

Our goal is to achieve long-term relationships focused on bringing value to your risk management and insurance programs. We commit to utilizing our collective talent to support your risk management and insurance goals. We will deliver to you the highest quality property and casualty insurance programs and strategic planning consultation services in a manner that is most suitable to achieving your business goals.

We promise to identify activities that drive down claim frequency and severity, and implement an action plan to contain losses. We will identify training needs and provide onsite assistance to actively address your account's loss sources, and promote a safe work environment for your employees and safe operations for those they serve.

"PAR's experience with SEFCU/Harleysville has been wonderful in the start-up of our program. We are just beginning but are excited about the future of the program. We have received stellar support."

— Shirley

Shirley Walker  
President & CEO  
PAR  
Pennsylvania Advocacy and Resources  
for Autism and Intellectual Disability



# Insurance for those in the business of caring for others.



Since 2009, Harleysville has been offering OthersFirst® insurance coverage to organizations that provide services to people with special needs. Our team of experts work exclusively with human services professionals, and know how to tailor coverage to protect the unique risks you face each day.

## THE BUSINESS WE WANT

### *Profit and non-profit organizations*

- Programs for persons with an intellectual disability
- Senior citizen centers and adult day care (no senior residential)
- Homeless shelters
- Shelters for victims of domestic violence
- Drug and alcohol programs
- Family and marital counseling

### *Community organizations*

- Food banks
- Community centers
- YMCAs/YWCAs

### *Entities serving children*

- Day care centers
- Nursery schools
- Preschools
- Before-and-after school programs

### *Non-residential advocacy groups and community action agencies*

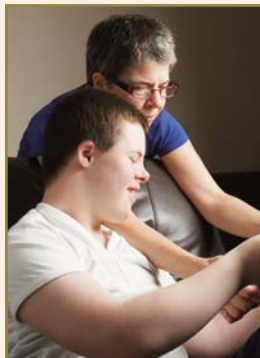
- Awareness groups (e.g., autism)
- Sheltered workshops
- Early childhood programs (e.g., Head Start and early intervention programs)
- GED classes

### *Non-residential programs*

- Counseling centers
- Self-help organizations
- Community centers
- Day care for special-needs children
- Vocational rehabilitation
- Schools and programs for deaf, blind and children on the autism spectrum
- Camps (when part of a larger risk)

### *Residential programs*

- Drug and alcohol rehab, including detox and methadone
- Group homes for people with intellectual disability
- Intermediate care facilities (ICFs)
- Supported apartments and independent living
- Emergency shelters and transitional living (pre-inspection required)
- Homes for the deaf or blind
- Homes for people with brain injuries
- Hospice





## WHAT WE DON'T WRITE

- Non-residential: Disaster services, home health agencies/visiting nurses (except hospice), para-transit (monoline/urban), off-site one-on-one mentoring
- Residential: Foster care, offender programs (including sexual offenders of any sort), assisted living facilities for the elderly, nursing homes/skilled nursing care for any segment of the population, fire-starters

## LINES OF COVERAGE OFFERED

- Property
- Crime
- Inland Marine
- General Liability (GL) (**no special events limitations or exclusions; they are included**)
- Professional Liability (PL)
- Abuse and Molestation
- Automobile
- Umbrella (limits up to \$10 million; may have additional capacity available subject to underwriting)

## PROFESSIONAL LIABILITY AND ABUSE COVERAGE

- Separate limits for each line (up to \$1 million-\$3 million aggregate); never a sublimit to the GL
- Separate coverage forms for each
- Full umbrella limits available for both up to \$10 million
- PL covers all staff, unless specifically excluded
- Vicarious liability coverage for contracted physicians and employed, volunteer and/or contracted psychiatrists
- PL coverage available on an occurrence and claims-made basis
- Abuse is offered on an occurrence and claims-made basis (occurrence only in NY)

## COVERAGE ENHANCEMENTS

- **Property:** Includes more than 45 coverage features, including employee theft and flood
- **General Liability:** Extensive additional insureds, bodily injury includes mental anguish, personal and advertising injury includes abuse of process and discrimination
- **Auto:** Includes coverage for mental anguish, rental and towing for private passengers and light trucks, and hired car physical damage protection

## VALUE-ADDED SERVICES

- Claims expertise and responsiveness
- Full range of services from Harleystown Risk Services team
- Discounted pricing on Intellicorp®, an online criminal record and public information service
- Free access to Driver's Alert™ fleet safety hotline
- Free access to Safe-Wise<sup>SM</sup> consulting for YMCAs/YWCAs
- Preferred pricing on RiskManager.net, an online document management system

## SUBMISSION REQUIREMENTS

- Completed ACORD applications (include drivers list for auto, FEIN, COPE information with year built and updates for property)
- Completed and signed supplemental application (we accept competitor apps!)
- Currently valued four-year carrier loss runs



### For more information



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