



## Human Services

USLI offers products designed specifically for human services organizations. The Allied Health Care product is built to meet the needs of for-profit entities and individuals in the human services field. The Nonprofit Social Services product is built specifically for nonprofit organizations. Package options for these products may include general liability, property, professional liability, nonprofit directors and officers liability and employment practices liability coverage through one application, on one policy, with one carrier.



888-523-5545  
USLI.CA

### PRODUCT ADVANTAGES

- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Low minimum premiums
- ▶ Policyholders have access to services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Up to \$1 million/\$3 million for abuse and molestation claims
- ▶ Hired and non-owned auto up to \$1 million (included in the general liability aggregate)

### MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Adoption/Foster agencies
- ▶ Adult day care
- ▶ Residential/Overnight living for youth unaccompanied by a parent/guardian
- ▶ Organizations focused on providing direct professional medical services

### HUMAN SERVICES

- |   |                               |   |
|---|-------------------------------|---|
| ▶ Abused adult counselling                | ▶ Group home                  | ▶ Reading program                       |
| ▶ Anxiety and stress management           | ▶ Health education            | ▶ Recreational therapy                  |
| ▶ Aromatherapy                            | ▶ Hospice care                | ▶ Rehabilitation counselling            |
| ▶ Art, dance, drama and music therapy     | ▶ Learning disability service | ▶ School guidance counselling           |
| ▶ At-risk youth counselling               | ▶ LGBTQ support service       | ▶ Social worker                         |
| ▶ Career and budget counselling           | ▶ Mental health counselling   | ▶ Speech language                       |
| ▶ Caregiver/Home health aide (nonmedical) | ▶ Nutritionist                | ▶ Substance abuse recovery (nonmedical) |
| ▶ Corrective therapy                      | ▶ Parenting education         | ▶ Transitional housing                  |
| ▶ Dietician employment service            | ▶ Pet/Animal-assisted therapy | ▶ Wellness counselling                  |
| ▶ Faith-based counselling                 | ▶ Post-detox living           | ▶ Youth mentoring and recreation        |
| ▶ First aid/CPR/EMT training              |                               |   |

## NONPROFITS

- ▶ Abused adult shelter
- ▶ After school program
- ▶ Halfway housing
- ▶ Homeless shelter
- ▶ Botanical garden
- ▶ Community center
- ▶ Food bank/Soup kitchen
- ▶ Health care clinic (premises only liability)
- ▶ Historical society
- ▶ Horticultural society
- ▶ Pregnancy help center
- ▶ Senior activity center
- ▶ Thrift store
- ▶ Vocational/Sheltered workshop
- ▶ Science technology engineering and math (STEM) programs
- ▶ Wellness counselling

## FOR-PROFITS

- ▶ Athletic trainer
- ▶ Audiologist
- ▶ Beautician/Barber
- ▶ Bio feedback practitioner
- ▶ Chaplain
- ▶ Day spa
- ▶ Dental assistant
- ▶ Dental hygienist
- ▶ EEG technician/technologist
- ▶ Esthetician
- ▶ First aid/CPR/EMT training
- ▶ Fitness instructor
- ▶ Lactation consultant
- ▶ Massage therapy
- ▶ Nail technician
- ▶ Occupational therapy
- ▶ Optician
- ▶ Optometric assistant
- ▶ Pedorthist
- ▶ Kinesiology
- ▶ Radiologic technologist



### Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



[bizresourcecenter.ca](http://bizresourcecenter.ca)