

Nonprofit Social Services

Protecting your charitable work within the community. There is no price for peace of mind against damage to your property and allegations against you. Elect broad coverage that's right for your organization.



Incidents of slip and falls, abuse and molestation allegations or wrongful termination claims are some of the exposures nonprofit service providers across Canada are susceptible to. All of these are lawsuits that can be difficult to predict.

Defending a claim alone can cause an organization to close its doors, even when protected by immunities and state laws. A nonprofit's directors and officers can also be held personally responsible for their decisions — even after they have left the organization. Having a policy that specifically provides coverage for this is important for the success of your nonprofit and your mission.

Don't hesitate to reach out for more information about our Nonprofit Social Services product.

CLAIM EXAMPLES

A certified counselor provided a recovery plan during a substance abuse therapy session. The recovering addict relapsed and subsequently injured himself. He alleged the plan failed and directly contributed to his injuries, and he demanded reimbursement for medical bills as well as pain and suffering. Defence costs and settlement amounted to \$65,000.

An adult volunteered for a youth organization and received parental consent to take a child who he was mentoring on an overnight trip. During the trip, the child was sexually molested by the adult volunteer. The child's family sued the organization for bodily injury and mental duress. The case settled at \$100.000.



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.

