

CAPSPECIALTY HUMAN SERVICES

Especially now, Human Services organizations need insurance partners dedicated to supporting their mission. CapSpecialty® offers tailored insurance products underwritten by energetic and passionate Human Services experts. The program includes superior customer service, a customized risk management approach and experienced, in-house claims professionals.

SPECIALIZED PRODUCTS & SERVICES

- Products designed specifically for the Human Services industry
 - Expansive broadening forms and meaningful solutions
 - Media/crisis management coverages to protect your insured's reputation in the event of adverse circumstances (i.e. a car driving into a building, abuse situations, food contamination, etc.)
 - Broad options to meet contractual obligations often required by funding sources
- Underwriting that is flexible, competitive and tailored to meet your insured's needs
- Risk Mitigation that supports a customized approach to be pro-active rather than re-active
- Claims resolutions that inspire confidence
 - In-house claims staff with years of experience in behavioral health claims

POLICY HIGHLIGHTS

- Complete package approach including: Professional Liability, Abuse Coverage, General Liability, Property, Inland Marine, Crime and Umbrella
- Professional Liability, General Liability and Abuse Coverage available on claims made or occurrence, each with separate limits and defense outside limits
- Monoline Umbrella also available
- Shared or separate Professional Liability limits available for Psychiatrists, Psychologists, Dentists, Doctors of Medicine and Pharmacists

TARGET CLASSES

Substance Abuse

- Outpatient Services
- Residential Facilities Including Detox
- Sober Living Homes

Mental Health

- Group Homes
- Independent Living Services
- Outpatient Services
- Residential Facilities

Developmentally Disabled

- Day Treatment Programs
- Group Homes
- Independent Living Services
- Intermediate Care Facilities
- Vocational Programs

Youth Services

- Counseling Services
- Foster Care/Domestic Adoption
- Headstart, Youth Centers
- Residential Facilities Including Group Homes and Shelters

Social/Community Services

- Advocacy, Education, Outreach
- Senior Adult Daycare
- Services for Disadvantaged Population
- Shelters (Homeless, Domestic Violence)

CONTACT US

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