

# 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.

## POLICY HIGHLIGHTS

- Wide product offering including the following coverages:
  - Professional Liability;
  - General Liability;
  - Hired and Non-Owned Auto;
  - Sexual Misconduct Liability;
  - Employee Benefits Liability; and
  - Umbrella
- Products offered on a Claims-Made or Occurrence basis
- Separate limits for each coverage
- Blanket additional insureds
- Broad definition of Insured
- No minimum earned premium
- Professional Liability Coverage includes multiple expense coverages: Damage to Patient's Property, Disciplinary Proceedings Defense Expenses, Public Relations Event Expenses, HIPAA Defense Expenses, Billing Error Defense Expenses, Subpoena Defense Coverage and Evacuation Expense Coverages.
- Flexibility for Physician's on shared or separate limits
- ERP options stated clearly and unlimited ERP offered

## CAPSPECIALTY HIGHLIGHTS

- Underwriting that is flexible, competitive and tailored to meet your insured's needs
- Access to our risk management services that are designed to provide customized and proactive solutions
- In-house claims staff with years of experience in behavioral health claims

## TARGET CLASSES

### *Substance Abuse*

- Outpatient Services
- Residential Facilities Including Detox
- Facilities offering a Full Continuum of Care

### *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
- Youth Centers

## CONTACT US

**Paula Hurley**  
608.829.6922 | [phurley@CapSpecialty.com](mailto:phurley@CapSpecialty.com)

**Jennifer Peone**  
917.922.0725 | [jpeone@CapSpecialty.com](mailto:jpeone@CapSpecialty.com)

**Tyler Percy**  
608.829.4264 | [tpercy@CapSpecialty.com](mailto:tpercy@CapSpecialty.com)

**Klaudia Ostrinski**  
860.494.4958 | [ktanska@CapSpecialty.com](mailto:ktanska@CapSpecialty.com)

**MyKayla Palbrach**  
608.829.4834 | [mpalbrach@CapSpecialty.com](mailto:mpalbrach@CapSpecialty.com)

**Rita Reynolds**  
608.829.4884 | [rreynolds@CapSpecialty.com](mailto:rreynolds@CapSpecialty.com)