Classes of Business

Our industry-leading coverage includes:

- Separate coverage limits for Commercial General Liability, Abuse or Molestation and Professional Liability Coverage
- Defense and expense costs outside limits
- Coverage available on an occurrence or claims-made basis
- Primary limits up to $1 million per occurrence/$3 million aggregate
- Additional Excess and Umbrella limits up to $15 million
- Property, Inland Marine, Crime
- Commercial Automobile
- Cyber Risk Insurance
- Equipment Breakdown and Data Compromise
- Accident & Health
- Directors’ & Officers’
- Social Service Focused Broadening Endorsements

Animal Related
Animal Protection and Welfare
Animal Rescue
Animal Shelters
Aquariums
Humane Societies
Sanctuaries
SPCAs
Wildlife Preservation/Refuge Zoos

Arts and Cultural
Arboretums
Art Galleries
Ballet
Children’s Museums
Choral Groups
Community Arts Centers
Cultural Advocacy Awareness Organizations
Cultural Centers
Dance, Drama and Art Schools
Historic Preservation
Historic Theatres
Museums
Music Organizations
Opera, Symphony
Performing Arts Centers and Organizations
Planetariums
Theatres
Traveling Theatre and Dance Groups
Visual Arts

Clubs
Business and Trade Organizations
Civic Organizations
Community Service Clubs (Kiwanis/Lions)
Conservation Organizations
Fraternal Organizations (Knights of Columbus/Masons)
Health and Welfare Councils
Junior League
Men’s and Women’s Service Clubs
Professional Societies, Associations
Senior Citizens Organizations
Social Clubs
Veterans and Military Organizations

Community Services and Neighborhood Associations
Associations for People with Intellectual and Developmental Disabilities (The Arc)
Business and Citizenship Programs
Career and Vocational Counseling
Community Action Agencies (CAAs)
Community Centers
Community Coalitions
Community Improvement
Crisis Centers
Employee Training Services
Ethnic/Immigrant Services
JCCs, YMCAs/YWCAs, YMHAs/ YWHAs Libraries
Neighborhood Multi-Service Centers
Outreach Programs
Refugees and Settlement Services
Senior Centers
Service Leagues
Support Groups
Temporary Relief Services
Urban Leagues

Education
Primary
Early Childhood
Daycare
Head Start
Kindergarten
Latch Key
Montessori Schools
Nursery Schools
Preschools
Schools – Adolescent and Teen
Charter Schools
College Preparatory Schools
Elementary Schools – Private
Finishing Schools
Private Parochial Schools
Schools for Blind, Deaf
Schools for Developmentally Disabled/Autism
Secondary Schools – Private
Vocational Schools
Education – Adult or Technical
Art School – Commercial and Creative
Bible Schools, Seminaries
Community/Junior College
Computer Training, Data Processing
Cooking, Culinary Schools
Correspondence
Divinity Schools, Monasteries
Education Research
Language Schools
Learning Centers and Organizations
Liberal Arts Colleges
Music Schools
Online Schools
Performing Arts Schools
Schools For Visually/Hearing Impaired
Skill Training Centers
Student Service Organizations
Technical Institutes
Technical Trade School
Test Preparation, Tutoring
Classes of Business

Environmental Protection/ Beautification
Biological, Life Science Research and Education
Botanical Gardens
Community Gardens
Earth Science Research and Education
Garden/Horticultural Clubs
Land Resources Conservation
Land Trusts and Conservation Corps
Nature Centers
Water Resources, Wetlands Conservation

Housing and Shelters
Battered Victims Shelters
Emergency Shelters
Group Homes
Halfway Homes
Homeless Shelters
Housing for Retired Clergy
Orphanages
Rescue Missions
Settlement Housing
Supportive Housing
Temporary Housing
 Transitional Housing
Women's Shelters

Religious
Bible Schools
Church Organizations
Churches
Clergy
Convents
Missions
Monasteries
Religious, Parochial Schools
Retreat Houses
Shrines
Temples, Synagogues
Divinity Schools, Seminaries

Youth Development
Boys and Girls Clubs
Camps
Youth Centers
Youth Clubs
Youth Development Programs

Food Distribution and Thrift Stores
Congregate Meals
Food Banks
Food Distribution
Food Pantries
Goodwill Stores
Meals on Wheels
Nutrition Programs
Second-Hand/Thrift Stores
Soup Kitchens

Foundations and Grant Making
Charitable Organizations
Funding Organizations
Fundraising Organizations
Grantmaking Organizations
Private Foundations
United Fund Councils
United Way

Individual, Children and Family Services and Counseling
Alcohol/Drug Counseling
Child Abuse Information and Treatment
Child and Family Services
Counseling Programs
Divorce Counseling
Family Counseling
General Family Services
Grief Counseling
Marriage and Family Counseling
Pastoral Counseling
Rape Counseling Services
Self-Help for Addicts (12-Step/AA)
Senior Centers
Single Parent Agencies/Services
Social Service Organizations
Stress Management

Health Related
Autism Services
Behavioral Treatment
Blind/Visually Impaired Services
Community Clinics*
Convenient Care Clinics*
Counseling and Treatment Centers
Deaf/Hearing Impaired Services
Disability Services
Drug Abuse and Addiction Information
General Outpatient Clinics*
Low-cost or Free Clinics*
Mental Health Services
MRDD Rehabilitation Services
Respite Care
Urgent or Priority Care Clinics*

*Excludes Professional/Medical Liability

Recreation and Sports
Aerobic Centers
Athletic/Health Clubs
Country Clubs (excluding golf clubs)
Dance Studios
Martial Arts Studios (non-contact)
Pilates Studios
Racquetball Clubs
Recreation and Community Centers
Swim Clubs
Tai Chi Centers
Tennis Clubs
Yoga Centers

For more than 35 years, we’ve served human and social service organizations. We recognize their special needs and offer:

- industry-leading coverage
- expert knowledge
- unmatched service; and
- financial strength.

800-722-3260
SpecialtyHumanServices.com