

Care Providers Insurance Services

INSURANCE FOR IDD ORGANIZATIONS

Care Providers Insurance Services (CPS) has provided insurance solutions designed exclusively for nonprofits and social service organizations for more than 25 years. A division of NSM Insurance Group, CPS offers a robust and cost-effective suite of coverages. Intellectual and developmental disability (IDD) organizations and group homes provide services to those with disabilities, which encompasses a diverse group that has challenges with major life activities such as language, mobility, self-help and independent living. Understanding each IDD organization faces its own unique risks, we work with agents to strategically tailor our insurance and risk management solutions to meet their needs.

WHY CPS?

- Backed by an A+ rated carrier
- Payment plan options
- In-house underwriting expertise
- Footprint in all 50 states
- Competitive pricing
- In-house claims team
- Value-added risk management resources
- Best coverage forms in the industry

PROGRAM FEATURES

- Robust insurance and risk management solutions designed to address the unique challenges IDD organizations and group homes face, manage liability risks and stem losses
- Tailored insurance programs for sheltered workshops, work activities, supported living respite care, and job and vocational training across the U.S.
- Typical premium range is \$2,500 - \$100,000

COVERAGE OFFERINGS

- **General liability**
- **Physical abuse & sexual abuse liability**
- **Professional liability**
- **Automobile liability**
- **Excess liability**
- **Directors & officers coverage**
- **Employment practices liability**
- **Property insurance**
- **Business interruption**
- **Crime insurance**
- **Inland marine**
- **Blanket fundraising event**
- **Accident policies**