

Care Providers Insurance Services

INSURANCE FOR PRIVATE & CHARTER SCHOOLS

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. Understanding each educational institution faces its own unique risks, we work with agents to strategically tailor our insurance and risk management solutions to meet the needs of private schools, charter schools, special needs and other types of schools.

WHY CPS?

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

PROGRAM FEATURES

- Tailored insurance program for private schools; charter schools; schools for the deaf, blind and handicapped; "at risk" special needs schools; special schools for minorities (such as economically deprived, Native Americans, etc.) and specialized education (such as music, drama, arts, etc.) across the U.S.
- Designed to address the unique challenges schools face, manage liability risks and stem losses

COVERAGE OFFERINGS

- **General liability** (\$1MM/\$3MM limit)
- **Physical abuse & sexual abuse liability** (\$1MM/\$3MM limit)
- **Professional liability, including educators professional liability** (\$1MM/\$3MM limit)
- **Automobile liability** (\$1MM combined single limit)
- **Excess liability**
- **Property insurance**
- **Business interruption**
- **Crime insurance**
- **Inland marine**
- **Umbrella** (up to \$5MM; includes abuse and professional liability)
- **Fundraising event coverage available**
- **Accident policies**