

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for social-services and human-services agencies, including foster care, case management, and in-home programs. Priorities reflect typical exposure for this class; confirm against your actual programs and contracts.

CORE **PREVALENT** **SITUATIONAL** — Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Social Services Professional Liability	Covers claims of negligent case management, placement, counseling, or advice — GL excludes professional services.	CORE
☐ Abuse & Molestation	Covers abuse allegations against staff, volunteers, or foster parents — often excluded unless added back.	CORE
☐ Commercial General Liability	Covers injuries at offices and program sites.	CORE
☐ Directors & Officers	Covers board decisions, funder disputes, and governance claims.	CORE
☐ Workers' Compensation	Required by law; assaults on home visits and in offices are a leading cause of injury.	CORE
☐ Hired & Non-Owned Auto	Covers staff transporting clients in their own cars — a frequent and severe exposure.	PREVALENT
☐ Cyber / Privacy Liability	Covers breaches of client health, case, and benefits records.	PREVALENT
☐ Employment Practices Liability	Covers claims by staff in a high-turnover, high-stress field.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above GL, auto, and abuse coverage; government contracts often require it.	PREVALENT
☐ Crime / Fidelity (incl. Client Funds)	Covers theft of client money held as payee or in trust.	SITUATIONAL
☐ Medicaid / Billing Errors Coverage	Needed if you bill Medicaid or other government payers.	SITUATIONAL
☐ Property & Business Income	Covers offices and equipment, plus extra expense to keep programs running.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by human-services agencies is abuse coverage that is missing or too small. Agencies that place, supervise, or serve children and vulnerable adults can be held responsible for abuse by staff, volunteers, or foster parents — one agency was found 60% responsible in a \$25 million verdict — and many professional and GL policies exclude abuse or cap it with a low sublimit. Client transport adds a second gap when staff drive their own cars. Confirm your abuse limit, that it covers foster homes you supervise, and that hired and non-owned auto is in place.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.