

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 transitional housing programs serving homeless, youth, survivor, veteran, re-entry, and recovery populations. Priorities reflect typical exposure for this class; confirm against the program's actual populations, sites, and funding agreements.

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
☐ Commercial General Liability	Covers premises injuries to residents, visitors, and neighbors — slip-and-falls, fires, and third-party property damage at every congregate and scattered-site location.	CORE
☐ Abuse & Molestation Liability	Many GL policies for this class carry an abuse or molestation exclusion (e.g., ISO CG 21 46) that also removes negligent hiring and supervision allegations. Programs housing youth, survivors, and other vulnerable adults need a dedicated limit.	CORE
☐ Human / Social Services Professional Liability	Covers claims arising from case management, counseling, placement, and supervision decisions — specialty markets for this class typically require it alongside GL.	CORE
☐ Commercial Property	Covers buildings, furnishings, and equipment. Federal grant rules (2 CFR 200.310) require federally funded property to be insured at least as well as the program's own.	CORE
☐ Workers' Compensation	Required in most states once there are employees; direct-care staff face assault, needle-stick, and lifting injuries.	CORE
☐ Fair Housing / Discrimination & Wrongful Eviction	Courts treat transitional housing as a covered dwelling. Discrimination, accommodation, and lockout claims are not bodily injury or property damage, so standard GL generally does not respond.	PREVALENT
☐ Directors & Officers	Protects the nonprofit board and officers from claims over governance, grant compliance, and management decisions; funders often expect it.	PREVALENT
☐ Employment Practices Liability	Covers wrongful termination, harassment, and discrimination claims by staff — a frequent exposure in high-turnover direct-care workforces.	PREVALENT
☐ Hired & Non-Owned / Commercial Auto	Responds when staff or volunteers drive residents to appointments, court dates, or job interviews in personal or agency vehicles.	PREVALENT
☐ Crime / Fidelity (incl. Client Property)	Covers employee theft of grant funds or resident money held in savings, escrow, or representative-payee arrangements.	PREVALENT
☐ Cyber / Privacy Liability	Covers breach of resident records held in HMIS and case files; survivor-identifying data carries heightened federal confidentiality duties under VAWA.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL, auto, and employers liability; overdose and assault suits against housing operators have sought eight-figure damages.	PREVALENT
☐ Volunteer Accident	Pays medical costs for volunteers injured while serving, who are generally not covered by workers' compensation.	SITUATIONAL
☐ Tenant / Master-Lease Contractual Liability	Needed when the program signs master leases and agrees to indemnify landlords for resident damage or injury — confirm the GL contractual liability and property damage terms respond.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The coverage most often missing for this class is dedicated *Abuse & Molestation liability*. Many general liability policies written for human services carry an abuse or molestation exclusion (ISO CG 21 46) that removes not only the abuse claim itself but the negligent hiring and supervision allegations that come with it, leaving a program that houses youth, survivors, or other vulnerable residents with no defense at all. A close second is fair housing; transitional housing has been treated as a covered dwelling under the Fair Housing Act, and claims over pregnancy rules, assistance animals, or lockouts are not bodily injury or property damage, so they fall outside GL entirely.

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.