

Business protection for human services organizations.

Products to serve the market.

OthersFirst®. Using the Commercial Package Policy as its base, our exclusive OthersFirst® product offers a wide range of basic and optional coverages to meet the specific needs of the human services industry.

- **Optional Enhancement Endorsements.** (Key coverage extensions noted below.)
 - **Property Endorsement** – Includes more than 45 coverage features, such as employee theft, water and sump backup coverage, resident's personal property, and coverage for automated external defibrillators.
 - **Workplace Violence Loss of Income Endorsement**
 - **Human Services Enhancement Endorsement,** to cover expenses for pledged donations, crisis management, workplace violence counseling, image restoration and more.
 - **Human Services Liability Endorsement,** with \$1 million coverage for damage to premises rented to insured, \$20,000 medical payments, bodily injury inclusive of mental anguish, and no limitations for fund raising/special events.
 - **Commercial Auto Broad Form Endorsement,** available for larger fleets, includes coverage for airbag discharge, hired car physical damage, rental reimbursement and towing.
- **Professional Liability Coverage.** Covers insured's professional employees, such as social workers, teachers, nurses and counselors. Occurrence and claims-made coverage available.
- **Abuse or Molestation Coverage.** Covers insured's liability for allegations of client abuse and/or improper supervision of clients. Occurrence and claims-made coverage available.
- **Umbrella.** Professional liability and abuse or molestation coverages available.

Supplemental Protection.

- Management liability coverage
- Accident insurance for day care centers, YMCAs/ YWCAs and other youth-serving business classes



Lots of ideal prospects.

Nationwide's human services program is open to an exceptionally broad customer base, for both non-profit (501c3) and for-profit organizations, including:

- Advocacy groups
- Alcohol and drug rehabilitation centers (outpatient and residential), including detoxification
- Battered women shelters
- Community action agencies
- Community/senior centers
- Day cares for children with and without special needs
- Early intervention programs
- Emergency shelters/transitional homes
- Food banks
- Group homes
- Head Starts
- Homeless shelters
- Hospice
- Intermediate care centers for those with physical or intellectual disabilities
- Jewish community centers
- Meals on Wheels outreach programs
- Mental health adult residential programs
- Residential facilities and/or homes for brain-injured clients
- Schools and/or programs for those with hearing loss or vision impairment
- Senior adult day services centers
- Supported apartments or independent living facilities for those with physical or intellectual disabilities
- Thrift stores and Goodwill industries
- Vocational workshops for the physically or intellectually disabled
- YMCAs and YWCAs

Access to industry-leading loss control services.

Human services organizations insured with Nationwide have access to field professionals who can provide loss control solutions on matters of special importance to them, including:

- Abuse prevention and reporting
- All management program review
- Clinical records documentation best practices
- Elopement prevention
- Emergency preparedness
- Fall prevention
- Fleet management
- Managing incidents/incident response
- Playground & swim safety
- Pre-ride vehicle checks
- Safe resident transfer
- Site-specific safety best practices
- Social media best practices
- Wheelchair transportation/bus safety

MyLossControlServices.com

We further assist our customers via access to our loss control website, which offers a wealth of information and training assistance to help them better direct their operations from a safety and risk management perspective. On this site, customers can chat “live” with members of our Loss Control Services team, as well as schedule virtual visits with them.

Help when it's needed most.

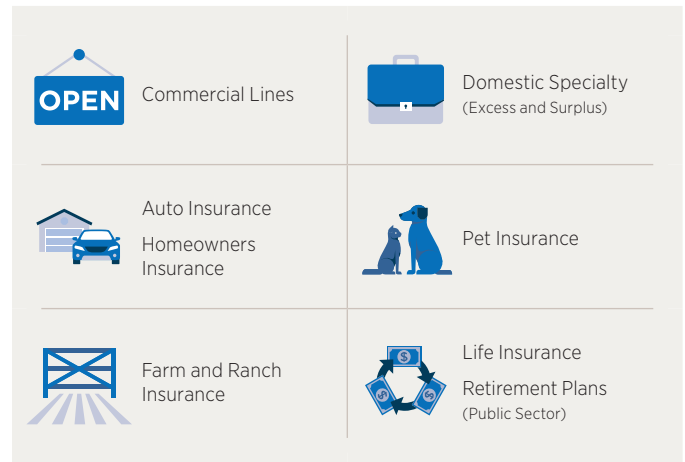
- 8,000 claims associates spread nationally as well as support centers that are open 24/7
- Dedicated, experienced Complex Claims Team to assist with professional liability and abuse-related incidents
- Special Investigations Unit to combat fraud to control insurance costs
- A National Catastrophe Team that works with Cat response 365 days a year, prepared for deployment in the event of a natural disaster

A culture of caring.

Nationwide and the Nationwide Foundation create lasting change in our communities through volunteerism, workplace giving and philanthropic contributions. As just one example, our four national partners — American Red Cross, Feeding America®, United Way and Nationwide Children's Hospital — help us optimize our community impact at both the local and national levels.

More reasons to choose Nationwide.®

- Several convenient payment options, including online pay, and automatic bank withdrawals
- Personalized customer support through claims, loss control and underwriting
- National carrier that writes standard commercial in 46 states and the District of Columbia
- Fortune 100 company with an A+ rating for financial stability by A.M. Best
- Industry leader in several lines of business:



For more information about our financial strength, products and services, contact your Nationwide representative or insurance agent.

Product, coverage, discounts, insurance terms, definitions and other descriptions are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies, and/or declaration pages from Nationwide-affiliated underwriting companies, which are controlling. Such products, coverages, terms and discounts may vary by state and exclusions may apply. Products underwritten by Nationwide Mutual Insurance Company and Affiliated Companies. Columbus, Ohio. Subject to underwriting guidelines, review, and approval. Products and discounts not available to all persons in all states. Nationwide, Nationwide is on your side, the Nationwide N and Eagle, and OthersFirst are service marks of Nationwide Mutual Insurance Company.

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