



GuideOne develops insurance solutions specifically designed for **Religious Organizations, Nonprofits, and K-12 Private and Charter Schools**. We provide *entire-account solutions* including CPP/BOP, GL/PL, Sexual Misconduct, D&O, EPL,ELL, Pastoral Counseling, Crime, Inland Marine, Cyber, Workers' Comp, Business Auto, and Umbrella.

NONPROFIT & HUMAN SERVICES

A AGING SERVICES	B BEHAVIORAL <small>(Includes Mental Health and Substance Abuse)</small>	C COMMUNITY SERVICES
<ul style="list-style-type: none"> + Senior Centers + Meals on Wheels + Adult Daycare 	<ul style="list-style-type: none"> + Outpatient Programs + Transitional Living + Residential Facilities 	<ul style="list-style-type: none"> + Arts, Culture, Museums + Adult Education + Shelters + Goodwill Agencies + Thrift Stores + Food Banks & Meal Sites + Advocacy & Outreach + YMCA/YWCA + And More
D DEVELOPMENTALLY DISABLED	Y YOUTH	
<ul style="list-style-type: none"> + Early Intervention + Group Homes + Supportive Living Services + Sheltered Workshops + Vocational Programs + Independent Living + Recreation 	<ul style="list-style-type: none"> + Boys & Girls Clubs + K-12 Private or Charter Schools + Head Start or Child Care + Outpatient Therapy or Counseling + Youth Development Services + Court Appointed Special Advocates + After School Programs 	

Appetite Exclusions

- + Adoption or Foster Services/Placement
- + Apartment Housing more than 25% of TIV (no housing subject to HUD Inspection)
- + Animal Rescue or Humane Societies
- + Condo/Homeowner Associations (HOA)
- + Construction (new homes) or Property Repair for Others
- + For-Profit Organizations
- + Hospice or Senior Home Healthcare
- + Hospitals
- + Juvenile Justice Programs
- + Pregnancy Centers
- + Residential Facilities for Violent or Sexual Offenders
- + Senior Nursing Homes, Senior Assisted Living, Senior Independent Living
- + Youth One-on-One Mentoring (acceptable if done within community setting)
- + Youth Residential

RELIGIOUS ORGANIZATIONS

Two Platforms: The Right Product for Every Religious Organization

BUSINESS OWNERS POLICY (GO BOP)

Size: Small to Medium

- + Houses of Worship & *Parsonages
(*parsonage not available in Florida)
- + Sexual Misconduct limits to \$500K/\$1M
- + Up to:
 - 5 Locations
 - \$5M TIV
 - Buildings 100 years old
 - Roofs ≤20 shingle or ≤40 metal
 - 2 Claims, No single loss over \$20k
 - No Umbrella
 - Liability \$1M/\$2M or \$2M/\$4M
 - Including WC or Monoline WC available
 - BOP not available in CA, NY or WA – refer to CPP



COMMERCIAL PACKAGE POLICY (CPP)

Size: Medium to Mega (and for those that don't fit BOP)

- + Well-attended, financially stable organizations
 - Not intended for those risks better suited for the E&S market
- + Construction appropriate to location exposures
- + Expert underwriters help bind complicated risks
- + Customized GuideVantage services for churches including those with schools
- + 30 days lead time requested due to heavy volume
- + Group Affiliated, Endorsed Program and Master Policy
- + Book Roll program
- + CPP is not available DE, ID, ME, MT, NV, NH, NM, RI, SD, UT, VT, WV, WY (refer to BOP)