

# Care Providers Insurance Services

## INSURANCE FOR IDD ORGANIZATIONS

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 Novacore, CPS offers a robust and cost-effective suite of coverages. Intellectual and developmental disability (IDD) organizations and group homes provide services to those with disabilities, which encompasses a diverse group that has challenges with major life activities such as language, mobility, self-help and independent living. Understanding each IDD organization faces its own unique risks, we work with agents to strategically tailor our insurance and risk management solutions to meet their needs.

### WHY CPS?

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

### PROGRAM FEATURES

- Robust insurance and risk management solutions designed to address the unique challenges IDD organizations and group homes face, manage liability risks and stem losses
- Tailored insurance programs for sheltered workshops, work activities, supported living respite care, and job and vocational training across the U.S.
- Typical premium range is \$2,500 - \$100,000

### COVERAGE OFFERINGS

- **General liability**
- **Physical abuse & sexual abuse liability**
- **Professional liability**
- **Automobile liability**
- **Excess liability**
- **Directors & officers coverage**
- **Employment practices liability**
- **Property insurance**
- **Business interruption**
- **Crime insurance**
- **Inland marine**
- **Blanket fundraising event**
- **Accident policies**