



# Nonprofit & Human Services APPETITE

## WHY GUIDEONE

At GuideOne, we take pride in our deep commitment to helping organizations whose mission is to make the world a better place. We understand the unique needs of nonprofit organizations, and offer a variety of coverages including Property and Liability as well as Professional Liability, Sexual Abuse, Workers' Compensation, Auto, D&O, Umbrella, Cyber and many more. We also offer a lineup of free or significantly discounted risk management solutions to provide an extra level of peace of mind to our customers.

<b>A</b> <b>AGING SERVICES</b>	<b>B</b> <b>BEHAVIORAL</b> (Includes Mental Health and Substance Abuse)	<b>C</b> <b>COMMUNITY SERVICES</b>
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- + Senior Centers
- + Meals on Wheels
- + Adult Daycare
- + Work Comp \$100k+ only Senior Living

- + Outpatient Programs
- + Transitional Living
- + Residential Facilities
- + In-Home Support Services

- + Arts, Culture, Museums
- + Adult Education
- + Domestic Violence Shelters
- + Homeless Shelters
- + Goodwill Agencies
- + Thrift Stores
- + Food Banks & Meal Sites
- + Advocacy & Outreach
- + YMCA/YWCA
- + And More

<b>D</b> <b>DEVELOPMENTALLY DISABLED</b>	<b>Y</b> <b>YOUTH</b>
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- + Early Intervention
- + Group Homes
- + Supportive Living Services
- + Sheltered Workshops
- + Vocational Programs
- + Independent Living
- + Recreation

- + Group Homes
- + In-Home Support Services
- + Boys & Girls Clubs
- + K-12 Private or Charter Schools
- + Head Start or Child Care
- + Outpatient Therapy or Counseling
- + Youth Development Services
- + Youth Shelters

▶ **For most classes we can help with all lines of business. Contact your Inside Sales Representative to learn more.**

## OUT OF APPETITE

- + Adoption or Foster Services/Placement
- + Affordable Housing less 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
- + Public Medical Clinics (FTCA)
- + Para-Transit (100% of Operations)
- + Pregnancy Centers

- + Residential Facilities for Violent or Sexual Offenders
- + Senior Nursing Homes, Senior Assisted Living, Senior Independent Living except Workers' Compensation for \$100K+
- + Shelters for Victims of Human Sex Trafficking
- + Youth One-on-One Mentoring (acceptable if done within community setting)

GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status. This information is only a general description of our nonprofit & human services appetite and is not a contract. In an effort to keep your policy affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.

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