

April 17, 2014

Spring is in full bloom at ProAssurance Mid-Continent, and though pollen is everywhere, we have news to share that's nothing to sneeze at! Our Social Services program now offers primary limits of up to \$5 million per occurrence, \$7 million aggregate (with additional premium).

Your ability to increase primary limits from \$1M/\$3M to \$5M/\$7M allows you to offer policyholders an increased level of coverage without excess policies or a second SIR.

Policies are written on our combined PL and GL form, with separate limits (if applicable). The following premium features are automatically included:

- \$250,000/\$750,000, including sexual abuse and molestation coverage;
- defense outside of the limits;
- employee benefits liability; and
- incident claim trigger

Additional coverage options are available via endorsement, with additional premium. These include general liability (on an occurrence form), sexual abuse coverage with limits up to \$1M/\$1M, and hired and non-owned auto.

Adult daycare, mental health, alcohol and drug rehabilitation, and transitional living facilities can benefit from this new coverage option. You can view other competitive classes at <http://proassurancemidcontinent.com/social-services/>.

Visit ProAssuranceMidContinent.com to learn more about all of our programs and to access applications for all available coverage classes. Wishing you a beautiful spring!