

COMMUNITY PROGRAMS AND HOUSEHOLD SERVICES

Program funds can be diverted.

You coordinate local assistance and may send staff into homes or community sites. Actual services, vehicle use and employee roles need accepted terms, with insured funds distinguished from grant-compliance obligations.

RISKS WORTH DISCUSSING

- 01 Theft involving insured program funds
- 02 Injuries during accepted household services
- 03 Road collisions during program travel



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quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Covered third-party injury from accepted community services.



Commercial auto

Covered road liability for accepted agency vehicles.



Directors and officers

Covered governance claims against insured agency leaders.



Crime insurance

Defined theft involving expressly insured program funds.



Workers compensation

Work-injury benefits for eligible program employees.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com