

## PROGRAMS

**ADDICTION TREATMENT PROVIDERS PROGRAM**

Together with NSM Insurance Group, we provide robust national coverage for the Addiction Treatment Program (ATP). Addiction treatment providers, outpatient and residential facilities and their ancillary activities fall under the umbrella of behavioral healthcare. Behavioral healthcare is a \$200 billion industry that represents an estimated seven percent of the \$3 trillion healthcare industry. From intervention, crisis stabilization and detox facilities, through residential and outpatient treatment programs, to supported housing and sober living homes, these organizations and facilities are an integral part of the U.S. healthcare system, saving lives and benefiting society as a whole.

**COVERAGE HIGHLIGHTS**

The Program is provided on a national basis and coverage is primarily written on an admitted basis, however, surplus lines coverage is also available.

- Commercial Auto
- Crime
- General Liability
- Inland Marine
- Professional Liability
- Property
- Sexual and Physical Abuse Liability
- Umbrella

**ELIGIBLE CLASSES**

- Outpatient Addiction Treatment
- Sober Living Homes and Transitional Housing
- Methadone Clinics
- Residential Addiction Treatment Facilities

**LIMITS**

Maximum Coverage Limits – \$1m/\$3m and then up to \$5m Umbrella

**PROGRAM MANAGER**

NSM Insurance Group is a full service insurance facility that manages industry-specific insurance programs for specialized markets, wholesale brokerage services and a retail operation. As one of the premier program administrators in the U.S., NSM has been providing expert underwriting and risk management services for niche industries and select lines of business for over 25 years. Today, the company has grown to more than \$500 million in annual premium and employs more than 300 professionals in insurance, IT, marketing, accounting and operations in nine offices throughout the country. NSM's size and national scope have helped the firm to establish and maintain strong relationships and partnerships with a wide range of the industry's top-rated carriers.

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A FAIRFAX Company

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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