

THE TRUE ADVANTAGE FOR NON-PROFIT & SOCIAL/HUMAN SERVICES



TRUE & ASSOCIATES  
*Insurance and Surety*

**Our solutions are tailored for account size, organization type, risk exposure, geographic area and line of business.**

There is no smarter business insurance partner than True & Associates. Our underwriters and industry specialists work closely with your business to provide property and casualty insurance coverages that help you manage your business's risk exposures, defend against liabilities and protect your long-term interests. Outstanding risk control and claim services, along with dedicated customer service from our agency, will provide you the freedom to focus on managing your business.

**Risk Control services focused on preventing loss**

We all recognize that the least disruptive loss is the one that never occurs. With a broad array of expertise in middle management accountability, ergonomic assessments, route driver work methods, slip/fall analysis, fire protection systems, sprinkler plan reviews, infrared testing, risk transfer, foreign products liability and more. Our Risk Control consultants have a long and successful history of helping businesses protect workers, safeguard assets and improve productivity. We offer a comprehensive package of risk control services that will help your business avoid costly work disruptions.

True & Associates is dedicated to helping your business enterprise manage its financial costs related to exposures.

**Effective and supportive claim handling service**

We provide a consistent, seamless approach to claim handling, beginning with initial claim reporting and ending with the final resolution of a claim. Our claims experts will make certain that the insurance carriers are diligent in paying your claims promptly and accurately. We are your independent agent partner servicing your needs every day.

**Cost management programs that can save you money**

True & Associates has case management programs designed to help manage and mitigate the overall cost of loss this includes: medically-approved return-to-work programs that consistently return injured workers back to work quickly and safely; legal services that concentrate on controlling expenses and providing fair outcomes; medical peer review for a number of specialties; and state-of-the-art online budget, billing and communications systems.

*These and other cost management programs help you save substantial claim dollars and help improve productivity.*



## Industry expertise that deliver key coverage for your business

True & Associates broad portfolio of products goes beyond the standard business coverage. We offer the key coverage you need to protect your organization and its volunteers.

**General Liability** — Comprehensive coverage including premises liability, personal injury liability, coverage for fundraising events and medical payments for volunteers.

**Directors and Officers Coverage** — protects directors, officers, trustees and the organization against claims alleging negligence, errors and omissions, misstatements, misleading statements, misrepresentations, and wrongful employment practices. Options for defense outside limit and two year policies for qualifying risks.

**Professional Liability** — covers companies and individuals against loss resulting from acts, errors or omissions in their performance of professional duties.

**Employee Practices** — coverage, including legal defense costs, for claims raised in certain employment related lawsuits brought by employees or job applicants

**Property** — coverage for building and business personal property with blanket limits available, equipment breakdown,

glass and sign coverage and water backup of sewers and drains or sump pumps.

**Business Income** — reimburses organization for actual loss of earnings up to 12 months for covered loss and extra expense coverage needed to continue business operations during period of restoration.

**Automobile Liability** — provides Employees and Volunteers as Insureds, hired and non-owned coverage and defense driving workshops

**Crime and Fidelity** — responds to losses caused by employee theft, forgery or alteration and money and securities.

**Cyber Liability** — Coverage for transmission of malicious code to outside parties, privacy breach, intellectual property, libel and slander arising out of online content and business interruption from network attacks.

**Crisis Management** — Sub limits provided for crisis emergency response expenses incurred because of an incident giving rise to a crisis.

## Experience the True Advantage

Competitive Pricing

Great Comprehensive Coverage

Differentiated Industry-based Services

## About True & Associates

*In 1984 Thomas True founded True & Associates by purchasing two hometown agencies in Mountainside and Westfield, NJ. Beginning with four employees and much enthusiasm, the agency grew by establishing solid relationships with clients, carriers and the community. The formula for success was clear, "Provide Outstanding Service and Superior Products to Customers".*

*Today, True & Associates has three locations, Westfield, New Jersey, its home office, Clinton and downtown Manhattan. True & Associates employs 45 insurance professionals and is licensed in 28 states. For nearly 30 years, businesses, professionals, families and individuals have relied on True & Associates for their insurance and surety needs.*

*For more information on improving your coverage please contact:*

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