



## Casting Light on Homeless Shelters

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AFC's Health & Human Services Program includes insurance designed for Homeless Shelters – those hard to place risks, which service the immediate needs of others by supplying food, shelter, clothing and safety. As the cold air encroaches and the icy season approaches, it is a wonderful time to contemplate our own blessings and how we can help others in our communities.

Homelessness is a worldwide epidemic. According to the National Alliance to End Homelessness, the nation's homeless population increased from 2008 to 2009 by approximately 20,000 people. The Children's Defense Fund reported that 15.5 million children are living in poverty. There is an obvious need for homeless shelters to continue providing for the community, and there are steps the

organization can take to ensure safety for their occupants.

A homeless shelter has a supply of donated canned goods and food that are provided by the community. In the event of a power outage or on-premises breakdown, the goods may get contaminated due to the shelter's refrigerating, cooling or humidity control equipment. By adding the Food Spoilage/Contamination Endorsement to their insurance policy, they will be ensuring coverage.

Homeless shelters also have the probability to experience a bed bug infestation. Bed Bugs are often found in areas where people sleep, generally in the creases of mattresses, box springs and bed frames. Bed bugs can easily spread on suitcases, boxes or items moved from residence to residence.

Homeless Shelters can reduce their chances by managing what people bring into the shelter, such as book bags, carts, pillows and blankets. It has also been proven that sleeping with the lights on can be an effective deterrent.

When it comes to insuring homeless shelters, there is much more to consider than the physical building and the obvious slip and fall exposure. To find out more about our program, contact us for more information.

References:

Children's Defense Fund; "The State of America's Children"; www.childrensdefense.org; 2011  
National Alliance to End Homelessness; "The State of Homelessness in America"; www.endhomelessness.org; 2011

## 1 in every 5 children are living in poverty.

— The Children's Defense Fund

### WELCOMING NEW TEAM MEMBER

**MEGGAN WERKHEISER**  
Communications Coordinator

Downtown Bethlehem, Pa.

While at Moravian College, she was extremely involved with the athletic program. Vita played four years of field hockey, one year of club lacrosse and was a member on the Student Athlete Activities Council.

She's spunky and fun, and our newest employee! AFC would like to share a warm welcome to Vita Ranella!

Vita started at AFC on October 9th as a Technical Assistant and has since been busy training in Quality Control and Issuance.

A novice to the insurance industry, Vita comes to us full of energy with a spontaneous, contagious laugh!

With a Bachelors Degree in Business Management from Moravian College, Vita hopes to play a vital role at AFC. Her background experience includes an internship at the Historic Bethlehem Partnership, a non-profit organization that coordinates the events of

Currently residing in Bethlehem, she is originally from Clarks Green, Pa. near Scranton. Her family consists of her parents, Ron and Andrea, her brother, Christopher and niece, Ali.

She is absolutely in love with shopping – as she says, it's not something she enjoys, it's a love! She also enjoys running, working out, reading, cooking and spending time with friends and family.

A true vivacious member to the AFC team, we are lucky to have the chance to witness her many future achievements!

## AFC Program Bulletin

New Employee!  
Vita Ranella

Now eligible to write  
Papa John risks in  
our Pizza Program!

New Address!  
3101 Emrick Blvd,  
Suite 318  
Bethlehem PA 18020

## "Families with children are among the fastest growing segments of the homeless population."

— National Coalition for the Homeless

### LIMITS OF INSURANCE & COVERAGE OPTIONS

General Liability — \$1,000,000/\$3,000,000

Professional Liability — \$1,000,000/\$3,000,000

Abuse & Molestation —

\$1,000,000/\$1,000,000 or \$500,000/\$1,000,000

Coverage options include: **PACKAGE, GENERAL & PROFESSIONAL LIABILITY** (Claims made or Occurrence Form, Sexual Abuse & Molestation), **ENDORSEMENT & ENHANCEMENTS** (Includes Volunteers & Independent contractors as insureds, Optional Key Employee Endorsement, Optional Extended Coverage Endorsement with Blanket Additional Insured), **UMBRELLA, PROPERTY** (high limits) and **AUTO** (Some restrictions apply, Hired & Non-Owned, 15 Passenger Vans).

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