

INSURANCE SOLUTIONS

# NON PROFIT INSURANCE

We admire the nonprofit organizations doing important work to help solve complex social issues while supporting the most vulnerable among us. We know that learning about insurance and finding the right coverages can be daunting. From hyperlocal service and advocacy groups to global NGOs, we understand the risk profiles of public-serving organizations and partner with our clients to limit the financial impact of insurable risk, so that you can do what you do best—serve the communities that you are committed to and meet your mission.



## Liability Policies

COMMERCIAL GENERAL LIABILITY (CGL) | protects against personal injury, bodily harm, and property damage claims against the organization

SOCIAL SERVICE PROFESSIONAL (SSP) | a form of errors & omissions, SSP coverage protects against vicarious and direct liability from the work done by the organization

UMBRELLA LIABILITY | provides excess coverage

## Management Liability

IMPROPER SEXUAL CONDUCT & PHYSICAL ABUSE LIABILITY (ISCPA) | protects against allegations of abuse

DIRECTORS & OFFICERS LIABILITY (D&O) | protects against wrongful acts by representatives of the organization

WORKERS COMPENSATION | ensures regulatory coverage for work-related injuries and illnesses

## Employee Benefits

Our comprehensive employee benefits practice helps employers navigate healthcare complexity. We offer turnkey solutions for medical programs, group life & disability coverage, retirement plans, and ancillary benefits. Our dedicated team provides claims advocacy and employee assistance services, an online benefits platform, complimentary educational resources, and a trusted, licensed account manager who knows you and your business.

## Property Coverage

COMMERCIAL PROPERTY | Coverage for your organization's physical assets, which can be modified to include income interruption and more

BUSINESS AUTO & FLEET COVERAGES | customizable to protect against transit risks, including transporting children, seniors, or food by employees and/or volunteers in any vehicle used for nonprofit work

## Specialty Lines

PARTICIPANT/VOLUNTEER ACCIDENT COVERAGE | no-fault coverage for an injury that may apply prior to and/or above an individual's medical insurance policy

EVENT INSURANCE | liability and cancellation coverages for special events to protect your organization from legal and financial repercussions

## Cyber Insurance

Beyond personal data are other digital assets and exposures for nonprofit organizations reliant on donor lists and website donations. It's equally important to assess and account for potential reputational issues that can arise from a cyber breach and account for their economic impact.