

Non Profit- Producer Playbook



Non Profit- Producer Playbook



Table of Contents

- I. **Buyer Persona 1**
 - Background.....1
 - Demographics.....1
 - Identifiers.....1
 - Goals.....1
 - Challenges 2
 - What Can We Do 2
 - Objections..... 2
 - Marketing Message..... 2
 - Elevator Pitch..... 2
- II. **Initial Meeting Questions 3**
- III. **Setting Up Your Pre-Close 4**
- IV. **Delivering the Rules of Engagement 5**
- V. **Risk Assessment..... 5**
- Non Profit FYIs..... 11**



Non Profit- Producer Playbook

I. Buyer Persona:

Background:

Demographics:

Identifiers:

Goals:



Non Profit- Producer Playbook

Challenges:

What Can We Do:

Objections:

Marketing Message:

Elevator Pitch:



II. Initial Meeting Questions

About the Nonprofit:

1. Can you articulate your organization's mission and vision?
2. What types of activities and events do you conduct regularly?
3. How many full-time employees and volunteers work for your organization?

Current Insurance & Broker Relationship:

1. Are you currently insured? If yes, could you briefly describe your coverage?
2. Why did you choose your current insurance provider?
3. What do you like most about your current broker?
4. What do you wish your current broker did better?
5. How often do you and your broker review your insurance needs and coverage?

Pain Points:

1. Have you faced challenges with insurance claims in the past?
2. What are some operational challenges your nonprofit faces?
3. Are there any risk-related concerns that keep you up at night?
4. Do you feel your current insurance package is comprehensive enough?
5. Are you facing any budgetary constraints that limit your insurance options?



Non Profit- Producer Playbook

Regulatory & Compliance:

1. Are you aware of any regulatory changes that might impact your insurance needs?
2. How do you currently handle compliance with local, state, and federal laws?

Budget & Decision-Making:

1. What is your annual budget allocation for insurance premiums?
2. Who are the decision-makers when it comes to insurance procurement?

III. Setting Up Your Pre-Close:

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IV. Delivering the Rules of Engagement

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V. Risk Assessment

A. Company Profile:

Organization Name:	
Legal Structure (501(c)(3), etc.):	
Location(s) and Mailing Address(es):	
FEIN:	
Website URL:	
Decision Maker(s) & Contact Info:	
Annual Budget:	
Annual Sales Revenue:	
Annual Payroll:	
Property Value (real estate, assets, etc.):	
Number of Employees:	

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Number of Volunteers:	
Key Board Members:	
Key Employees:	

B. Comprehensive Coverage Risk Assessment:

1. General Liability: <ul style="list-style-type: none">• Past lawsuits or liability claims?• Safety protocols for events?• Emergency response plan?
2. Property Insurance: <ul style="list-style-type: none">• Asset inventory list?• Precautions for natural disasters?• Security measures for properties?

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3. Auto Liability:

- Fleet size and usage?
- Driver training programs?

4. Workers' Compensation:

- Employee safety training?
- Past incidents and resolutions?

5. Volunteer Liability:

- Volunteer onboarding process?
- Incident reporting system?



6. Directors & Officers Liability:

- Board's decision-making process?
- Legal orientation for new board members?

7. Professional Liability:

- Services that might require professional judgment?
- Risk management for service delivery?

8. Event Cancellation:

- Financial repercussions of last-minute cancellations?
- Contingency plans for events?



12. Donor & Fundraising Liabilities:

- Practices around donor acknowledgment and benefits?
- Risk assessment for fundraising activities?

13. Environmental Liability:

- Any activities potentially impacting the environment?
- Environmental risk assessment conducted?

14. Global/Travel Liabilities:

- Overseas activities and partnerships?
- Risk management for international operations?



Non Profit- Producer Playbook

Non Profit FYIs

CONDOMINIUM/HOMEOWNERS/TOWNHOUSE ASSOCIATIONS

Category: Associations

SIC CODE: 8641 Civic, Social, and Fraternal Associations

6531 Real Estate Agents and Managers

NAICS CODE: 813990 Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)

Suggested ISO General Liability Codes: 62000, 62001, 62002, 62003, 68500

Suggested Workers Compensation Codes: 9012, 9015

Description of operations: All individual unit owners form the membership body of condominium, homeowners, and townhouse associations. While condominiums can be commercial or residential homes, townhouses are generally residential only. While each individual unit owner possesses a particular unit, each also has a shared financial responsibility for the overall maintenance and upkeep of common areas, such as clubhouses, electrical wiring within walls, elevators, exterior walls, foundations, grounds, hallways, HVAC systems, outside fixtures, parking areas, plumbing systems, recreational facilities, roofs, sidewalks, snow removal, swimming pools, and trash collection. The association's bylaws will state exactly what is owned by each individual member and what is owned by the association. The unit owners either elect or hire association leadership to coordinate common maintenance and upkeep activities. The association's officers are responsible for hiring employees or contracting with others to provide the needed services. The officers are also responsible for administrative operations, including collecting dues or fees from unit owners, managing the reserve fund, and setting and enforcing rules for the association membership. Fines or other penalties such as liens may be imposed on unit owners who do not comply with these rules. The association is also responsible for the determination, collection, and disbursement of any necessary assessments for maintenance, upkeep, and insurance.

Property exposure consists of the buildings, grounds, parking areas, swimming pools, and other property jointly owned by the association's members. The bylaws of the association will specify what is owned by the association and terms of insurance coverage, such as the coverages required and the valuation basis. Ignition sources include electrical wiring, heating and air conditioning systems, and cooking equipment within residential units. If the condominium was converted from a prior occupancy, it should meet all current building codes. Each unit may have a separate heating system, or there may be a boiler building to supply heat to all units. All systems must be properly maintained on an ongoing basis. There should be hard-wired smoke or fire alarms in all units and common areas. Personal property is limited to the office and furnishings in the community building.

Inland marine exposure comes from accounts receivable for association fees and assessments due, computers, and valuable papers and records for association, maintenance, and unit owners' information. Duplicates of all records should be made and



Non Profit- Producer Playbook

kept off premises for easy replication in the event of a loss. Lawn equipment may be considered contractors' equipment but is usually included as building property for insurance purposes.

Crime exposure comes from employee dishonesty in handling members' escrowed funds, which are to be used for maintenance and repair only. Background checks should be conducted on all employees. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements.

Premises liability exposure is moderate from use of the communal areas as the association is responsible for all maintenance and upkeep. All buildings should meet life safety codes regarding smoke and fire detection, fire extinguishers, and carbon monoxide detectors. All premises must be well maintained to prevent slips and falls. There should be no frayed or worn spots on carpet, and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Sufficient exits must be provided and well marked with backup lighting systems in case of power failure. Steps should have handrails, well lighted, marked, and in good repair. Balconies should be regularly inspected and maintained. Swimming pools, exercise facilities, and playgrounds should be limited to members and their guests and properly maintained. There should be a maintenance activity log to document the association's response to unit owners' needs. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. Personal injury exposures include allegations of assault, discrimination, or invasion of privacy.

Directors and officers exposure is from actions and decisions made by the association's elected officers. The exposure can be minimal when all responsibilities are shifted to an outside management firm. If the association operates without outside assistance, the association and its individual officers can be held liable for adverse actions such as acting outside the scope of their authority, discriminatory practices, failing to maintain the property responsibly, failing to obtain insurance in accordance with bylaws, inaction regarding disputes between unit owners, mismanagement of shared escrow funds, selective imposition of penalties, or selective rule enforcement. Policies and procedures should be published and consistently followed.

Automobile exposure is generally limited to hired and non-owned for employees running errands. If a maintenance vehicle is owned by the association, all drivers must have licenses appropriate for the vehicles driven and acceptable MVRs. All vehicles must be maintained with records kept in a central location.

Workers compensation exposure is nonexistent if the association contracts all services to an outside management firm. If there are employees, office workers may develop repetitive motion injuries such as carpal tunnel syndrome. Maintenance workers can experience cuts, burns, back sprains from lifting, and injuries from machinery used for lawn maintenance and other repairs. Skin and lung irritations can result from working with cleaning chemicals and paint. Animals owned by unit owners can bite, kick, or scratch workers. Personal contact with unit owners or their guests may involve situations that could produce injuries, such as assault. Employees should be trained in dealing with difficult situations. Any contract with outside firms must specify who is responsible for providing workers compensation coverage



Non Profit- Producer Playbook

to the workers. If the subcontracting firm is responsible, the condominium association should obtain certificates of insurance to verify that coverage.

Minimum recommended coverage:

Building, Business Personal Property, Accounts Receivable, Computers, Valuable Papers and Records, Employee Dishonesty, General Liability, Directors and Officers, Umbrella, Hired and Nonownership Auto

Other coverages to consider:

Earthquake, Equipment Breakdown, Flood, Contractors' Equipment, Computer Fraud, Forgery, Money and Securities, Active Shooter, Cyberliability, Employee Benefits, Employment-related Practices, Business Automobile Liability and Physical Damage, Workers Compensation, Stop Gap Liability

GOODWILL INDUSTRIES

Category: Associations

SIC CODE: 8331 Job Training and Vocational Rehabilitation Services

8322 Individual and Family Services

NAICS CODE: 624310 Vocational Rehabilitation Services

624190 Other Individual and Family Services

Suggested ISO General Liability Codes: 16881, 16750, 47474

Suggested Workers Compensation Codes: 8864, 8017, 8868

Description of operations: Goodwill chapters provide vocational training, employment placement services, and other assistance to jobless individuals. Many employees are disabled, disadvantaged, or undereducated. Some are veterans transitioning back into civilian life. Marketable work skills are developed through training and on-the-job experience to receive and sell donated items in Goodwill stores or on internet auctions. Volunteers may work with the employees to aid in their development. Goodwill chapters may partner with local businesses to develop opportunities for workers to improve their employment skills. Due to its limited resources, Goodwill no longer cleans, refinishes, or repairs donated items. Some Goodwill chapters offer additional assistance to employees such as literacy improvement, high school diploma or GED classes, English as a second language (ESL) courses, child care, after-school programs, or referral services to other social agencies for such needs as food, clothing, housing, or overcoming substance abuse. Facilities for offices, retail stores, and warehouses may be owned or leased from others. Goodwill chapters are nonprofit and funded primarily through retail thrift stores, donations, and fundraising activities. Although there is a national organization, local groups are independent and develop their own programs within the national framework.

Property exposures include office, retail store, and warehouse locations. Ignition sources include electrical wiring, heating, and air conditioning systems. Operations may be in older buildings. All heating systems and electrical wiring should be up to date and meet current



Non Profit- Producer Playbook

codes for the occupancy. Malfunctioning wiring on used electrical equipment may short or spark when tested by customers. Inventories may be high so storage can be a problem. Warehouse storage should have proper shelving and wide aisles, with separation of flammables from combustibles. Piling of items will add to the potential for spontaneous combustion and also hamper any firefighting efforts. Valuation of the donated items at the time of loss could be a concern and should be considered when coverage is written. Donation centers may be targets for thieves or vandals. Adequate security should be in place after hours to deter pilferage or dumping.

Inland marine exposures include accounts receivable for the work done for business partners and for the government services provided, computers for office work and job training, goods in transit from merchandise being taken to and from warehouses to stores, signs, and valuable papers and records for donors' records, employment records, and documentation for government and private grants. All records must be duplicated and stored at an off-site location for easy restoration in the event of a loss. Outdoor signs can be struck by lightning or vehicles, be blown over in heavy wind, or collapse due to the weight of ice and snow. While fine arts, collectibles, and other high-valued items are occasionally donated to Goodwill, possession is temporary until sold at auction. Valuation can be a concern.

Crime exposures are from employee dishonesty and theft of money and securities. Employee dishonesty coverage should be expanded to include volunteers. Background checks, including criminal history, should be conducted on any employee or volunteer handling money. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Money should be removed from cash drawers at regular intervals and moved to a safe away from the door, preferably to a safe on premises. Irregular drops should be made to the bank during the day to prevent substantial accumulations of cash. Audits should be periodically conducted, preferably by an outside firm.

Premises liability exposure is moderate due to the number of visitors at the various locations. Donation locations must be easily accessible for convenient drop-off, with security to prevent unauthorized access or dumping while the premises is closed. To prevent slips and falls at retail stores, aisles must be adequate and free of debris. Floor coverings must be in good condition, no frayed or worn spots on carpet, and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Stock dropped on floors by customers must be retrieved promptly. Broken glass must be cleaned up quickly. Sufficient exits must be provided and be well marked with backup lighting systems in case of power failure. Heavier items such as appliances should be kept on easily-reached shelves to prevent falling on customers. Crowd control may be a concern if the store offers special cut-rate sales during peak seasons. Excellent housekeeping is required to prevent the spread of infectious diseases such as COVID. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be adequately lighted, in good repair with snow and ice removed, and generally level and free of exposure to slips and falls. If the store is open after dark, there should be adequate lighting and appropriate security for the area. Personal and advertising injury exposures include allegations of discrimination, false advertising, invasion of privacy in dressing rooms, trademark infringement,



Non Profit- Producer Playbook

and apprehending and detaining shoplifters, which may result in claims of assault and battery, false arrest or detention, unauthorized or intrusive searches, or wrongful ejection from the premises. Shoplifting procedures must be fully understood and utilized by all employees.

Abuse and molestation exposure is very high due to the supervision of disabled individuals. No coverage is available for the abuser. While there is some coverage available in the standard market for the institution where the abuse takes place, it is very restricted. More complete coverage should be purchased through specialized markets. The institution must take all care possible to protect at-risk employees from predatory employees and volunteers through criminal background checks, training, monitoring and supervision, and reporting all allegations of abuse to the proper authorities.

Products exposure can be high if the institution does any cleaning, refinishing, or repairing of donated items as the organization could be considered the manufacturer of an item that causes damage.

Professional liability exposure could be extensive depending on services provided. The job training aspects may include evaluation by psychologists and psychiatrists. Physical and occupational therapists may assist in the development of employees' job-related motor skills.

Automobile exposure is moderate due to the transportation of donated goods from collection centers to processing centers to warehouses to retail stores. If the organization transports employees, including disabled persons, the exposure increases. All drivers must have an appropriate license for the vehicle being driven and acceptable MVRs. Owned vehicles must be maintained, with records maintained at a central location.

Workers compensation exposure is moderate due to employees standing for long hours, using computers, and stocking which requires lifting and placing items on floors or shelves for display. Continual standing can result in musculoskeletal disorders of the back, legs, or feet. Trips, slips, and falls are common. When work is done on computers, employees are exposed to eyestrain, neck strain, and repetitive motion injuries including carpal tunnel syndrome. Lifting can cause back injury, hernias, sprains, and strains. Cleaning workers can develop respiratory ailments or contact dermatitis from working with chemicals to maintain the premises. Since the primary goal of the organization is to provide training, all such training activities must be well documented. There is a special concern with working with the disabled because of the potential for making an already difficult physical situation worse. The employees must be supplied with appropriate safety gear and be adequately supervised based on the type of job and the level of disability. Instruction in proper lifting techniques must be provided, along with appropriate equipment for the situation. Handling donations may include exposure to hazardous substances, insects or vermin, or communicable diseases. In any retail business, hold-ups may occur. Employees should be trained to respond in a prescribed manner.

Minimum recommended coverage:

Building, Business Personal Property, Accounts Receivable, Computers, Goods in Transit, Signs, Valuable Papers and Records, Employee Dishonesty, Money and



Non Profit- Producer Playbook

Securities, General Liability, Employee Benefits, Professional, Umbrella, Business Auto Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Business Income and Extra Expense, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Computer Fraud, Forgery, Active Shooter, Cyberliability, Directors and Officers, Employment-related Practices, Stop Gap Liability

PARENT-TEACHER ORGANIZATIONS

Category: Associations

SIC CODE: 8641 Civic, Social, and Fraternal Organizations

NAICS CODE: 813410 Civic and Social Organizations

Suggested ISO General Liability Codes: 41670

Suggested Workers Compensation Codes: 8810

Description of operations: Parent-teacher organizations (PTO) or associations (PTA) are designed to promote the involvement of parents and families in the school system in which their children are being educated. The joint membership of teachers and families provides a forum for discussion of school policies and reform, as well as funding for special school projects. Some parent-teacher organizations operate concession stands at athletic events, while others may be responsible for organizing special educational opportunities or social activities for students. Financial backing is through membership dues, fundraisers, and donations.

Property exposure is generally nonexistent because the group does not own any real or personal property. Most groups that purchase items for use in the schools pass ownership on to the school immediately upon purchase. If ownership is retained, storage and security of items should be reviewed.

Inland marine exposure is generally nonexistent since most items are immediately transferred to the schools for their use. However, if the group keeps equipment to be used for fundraisers, such as popcorn machines, games, and other mobile items, they should be insured using a special or miscellaneous floater.

Crime exposure comes from employee/volunteer dishonesty and theft of money and securities from dues and money collected at fundraisers. As parent-teacher organizations have no employees, coverage for volunteers must be included. Parent-teacher organizations are unlikely to perform background checks on members handling money. Admissions charges at events can result in a significant amount of cash. Money must be regularly collected and moved away from the collection area, preferably to a safe. Cash should be counted by more than one volunteer. Precautions against theft include having more than one person attend the cash drawer at all times and separating duties between persons handling money and reconciling bank statements. Regular deposits must be made



Non Profit- Producer Playbook

to prevent a large buildup of cash. The treasurer should have a maximum term so that one person does not always monitor the financial transactions.

Premises liability exposure is limited since activities take place on school property with full permission of the school. However, while the statute of sovereign immunity may apply to the schools, that same protection may not apply to activities conducted by the parent-teacher organization. Any fundraiser must be evaluated based on the potential for injuries. If outside contractors provide services, certificates of insurance must be obtained and maintained. Ownership for any items bought for the school, such as playground or sports equipment, should be immediately transferred to the school to eliminate liability for injuries. Personal injury exposures include allegations of assault and battery, discrimination, and invasion of privacy.

Directors and officers exposure is moderate due to activities sponsored by the organization. Policies and procedures should be published and consistently followed, especially regarding membership, membership revocation, and the election and removal of officers.

Automobile exposure is limited to hired and nonownership automobile for members running errands on behalf of the association.

Workers compensation exposure is nonexistent because parent-teacher organizations have no employees.

Minimum recommended coverage:

Employee Dishonesty, Money and Securities, General Liability, Directors and Officers, Umbrella, Hired and Nonownership Auto

Other coverages to consider:

Business Personal Property, Special Floater

RED CROSS CHAPTERS

Category: Associations

SIC CODE: 8322 Individual and Family Services

NAICS CODE: 624230 Emergency and Other Relief Services

Suggested ISO General Liability Codes: 44440

Suggested Workers Compensation Codes: 8864, 8868

Description of operations: Red Cross chapters primarily provide food, clothing, shelter, transportation, and medical assistance to individuals and families impacted by local or national disasters. While locally based, they may respond to calls for assistance elsewhere in the United States or sometimes overseas. The organization may offer support to military families, offer health and safety courses such as disaster preparedness, CPR or First Aid, lifeguard or babysitter training, or may have a blood donation center. Facilities for offices and warehouses may be owned or leased from others. The American Red Cross is affiliated with



Non Profit- Producer Playbook

an international federation of disaster assistance providers. American Red Cross chapters are nonprofit and funded primarily through donations and fundraising activities. A large portion of labor may be voluntary.

Property exposures include office and warehouse locations. Ignition sources include electrical wiring, heating, and air conditioning systems. Operations may be conducted from older buildings. All heating and electrical wiring should be up to date and meet current codes for the occupancy. Warehouse storage is for donated items, medical goods, and other emergency items that can be provided quickly to those in need following an emergency. Inventories may be high so storage can be a problem. Storage should have proper shelving, wide aisles, and separation of flammables from combustibles. Piling of items will add to the potential for spontaneous combustion and also hamper any firefighting efforts. If food services are provided at permanent locations, there should be controls such as automatic shut-off devices and temperature controls. Valuation of the donated items at the time of loss could be a concern and should be considered when coverage is written. Donation and distribution centers may be targets for thieves or vandals. Adequate security should be in place after hours to deter pilferage or dumping. Some chapters operate blood banks which require totally sterile conditions for the collection and storage of blood. Proper refrigeration requires an ongoing maintenance agreement and backup power source. Business income and extra expense can be high at blood bank donation sites due to the unavailability of backup facilities.

Inland marine exposures include accounts receivable for fee-based services and promised monetary donations, computers, goods in transit, mobile equipment, signs, and valuable papers and records for client information, donor lists, and documentation for government and private grants. All records must be duplicated and kept off site for easy restoration in the event of a loss. Goods in transit and mobile equipment include items that will be used in an emergency, such as tents and medical equipment, and portable blood collecting machinery used for off-site blood drives. Proper storage and security for the items when off site are important since medical equipment is very expensive. Outdoor signs can be struck by lightning or vehicles, be blown over in heavy wind, or collapse due to the weight of ice and snow.

Crime exposures are from employee dishonesty and theft of money and securities. Employee dishonesty coverage should be expanded to include volunteers. Background checks, including criminal history, should be conducted on any employee or volunteer handling money. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Audits should be periodically conducted, preferably by an outside firm.

Premises liability exposure for on-premises operations such as office, blood banks, donation locations, and storage and processing locations is moderate due to the number of visitors. To prevent slips and falls, floor coverings must be in good condition, no frayed or worn spots on carpet, and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Sufficient exits must be provided and be well marked with backup lighting systems in case of power failure. Donation locations must be easily accessible for convenient drop-off, with adequate security to prevent unauthorized access while the premises is closed. Safety and security of each client is critical at permanent



Non Profit- Producer Playbook

locations and at disaster assistance sites. Excellent housekeeping is required to prevent the spread of infectious diseases such as COVID. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be adequately lighted, in good repair with snow and ice removed, and generally level and free of exposure to slips and falls. There should be appropriate security for the area. At disaster sites, exposures can be high due to emergency operations where volunteers are brought together to aid in recovery. Shelters may be set up in remote locations without adequate utility services. The shelter must be secure for those in its care. Medical care, food, and clothing are also generally provided. Because the public is being served, life safety concerns are critical. If there are camps and other children's activities, instructors must be trained in appropriate methods of caring for the safety of the children. Personal and advertising injury exposures include allegations of assault and battery, discrimination, false advertising, invasion of privacy, libel and slander, trademark infringement, unauthorized or intrusive searches, wrongful detention, or wrongful eviction.

Abuse and molestation exposure is high due to the supervision of children and other at-risk individuals. No coverage is available for the abuser. While there is some coverage available in the standard market for the institution where the abuse takes place, it is very restricted. More complete coverage should be purchased through specialized markets. The institution must take all care possible to protect at-risk clients from predatory employees and volunteers through criminal background checks, training, monitoring, and supervision, and report all allegations of abuse to the proper authorities. Shelters must be monitored to prevent incidents of client-on-client abuse.

Directors' and officers' exposure is moderate. There should be published policies and procedures that are consistently followed, especially as they relate to membership, membership revocation, and the election and removal of officers.

Products exposure can be high if the institution cleans, restores, or repairs donated items as the organization could be considered the manufacturer of an item that causes damage.

Professional liability exposure could be extensive depending on services provided. The exposure increases if the chapter fails to conduct thorough background checks to verify employees' and volunteers' credentials, education, and licensing. Professional employees could include medical doctors, nurses, and ancillary medical specialties at disaster sites where a patient's medical history may be unavailable. At blood donation sites, incorrect typing of blood or failure to detect communicable conditions can result in transmission of disease, injury, or even death to the recipient of donated blood. Exact protocols must be followed. Needles and other equipment must be sterilized and sanitized to prevent the spread of blood-borne infectious diseases.

Automobile exposure can be high due to the transportation of goods and individuals under emergency conditions over damaged roads in remote locations. Vehicles used for blood drives can be bulky and difficult to maneuver in congested traffic. Services may be provided to transport disabled persons within the community. All drivers must have an appropriate license for the vehicle being driven and acceptable MVRs. Owned vehicles must be maintained, with records kept at a central location.



Non Profit- Producer Playbook

Workers compensation exposure is moderate. Clerical workers may develop repetitive motion injuries such as carpal tunnel syndrome. Warehouse workers can slip and fall or incur back injuries from lifting. Warehouse employees should be instructed in proper lifting techniques. Safety equipment should be provided as necessary. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals to maintain the premises. Blood bank employees should be trained in proper handling of bodily fluids. All personnel working under emergency conditions must be trained for those particular situations as operations may be conducted in remote areas with rough terrain or exposure to animals or insects. Shelter house workers must be able to handle unruly individuals and may be exposed to contagious disease from clients. There is a special concern with working with the disabled because of the potential for making an already difficult physical situation worse. Drivers must be trained in driving the vehicles, plus methods of loading and unloading of passengers and goods.

Minimum recommended coverage:

Building, Business Personal Property, Accounts Receivable, Computers, Goods in Transit, Mobile Equipment, Signs, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Directors and Officers, Professional, Umbrella, Business Auto Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Business Income and Extra Expense, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Spoilage, Computer Fraud, Forgery, Active Shooter, Cyberliability, Employment-related Practices, Stop Gap Liability

SOCIAL SERVICE ORGANIZATIONS

Category: Associations

SIC CODE: 8322 Individual and Family Services

8641 Civic, Social, and Fraternal Organizations

NAICS CODE: 624110 Child and Youth Services

624120 Services for the Elderly and Persons with Disabilities

624190 Other Individual and Family Services

624210 Community Food Services

624221 Temporary Shelters

624229 Other Community Housing Services

624230 Emergency and Other Relief Services

624310 Vocational Rehabilitation Services

Suggested ISO General Liability Codes: 16881, 47474, 48600



Non Profit- Producer Playbook

Suggested Workers Compensation Codes: 8864, 8868

Description of operations: Social service organizations provide assistance relating to a specific social issue, or group of related social issues, to their clients. Each organization has a specified purpose, which may be counseling, education, financial aid, job placement, rehabilitation, vocational training, or welfare. Some provide clothing, food, medical care, shelter, or transportation services to clients. Facilities for offices, retail stores, and warehouses may be owned or leased from others. Most social service agencies are nonprofit and are funded primarily through donations and fundraising activities. Some have permanent profit-making operations to fund the organizations as a whole, such as retail stores or recycling centers. A large portion of labor may be voluntary. Geographic exposure may be local, state, national, or international.

Property exposures can include offices, donation centers, processing centers, retail stores, warehouses, or residential facilities. Ignition sources include electrical wiring, heating, and air conditioning systems. Operations may be in older buildings. All heating and electrical wiring should be up to date and meet current codes for the occupancy. Malfunctioning wiring on used electrical equipment may short or spark when tested by customers. Some provide housing for clients who are monitored and receive various forms of assistance. Rules and guidelines must be in place and enforced since many of the clients may not be accustomed to caring for themselves, personal property, or the property of others. All residential units should have hard-wired smoke detectors. Inventories may be high so storage can be a problem. Warehouse storage should have proper shelving, wide aisle-ways and separation of flammables from combustibles. Piling of items will add to the potential for spontaneous combustion and also hamper any firefighting efforts. Cleaning and mending clothing can produce dust which adds to fire loads. Restoration of furniture will include flammable liquids such as adhesives, paint, and varnish. Work on donated automobiles may involve the use of grinding, spray painting or welding. These must be conducted away from combustibles. If food services are provided, there should be controls such as automatic shut-off devices and temperature controls in place and maintained. Valuation of the donated items at the time of loss could be a concern and should be considered when coverage is written. Donation centers may be targets for thieves or vandals. Adequate security should be in place after hours to deter pilferage or dumping.

Inland marine exposure includes accounts receivable for donor lists, work done for business partners, and government services provided, computers for office work and job training, signs, and valuable papers and records for donors' records, employment records, and documentation for government and private grants. All records must be duplicated and kept off site for easy restoration in the event of a loss. Outdoor signs can be struck by lightning or vehicles, be blown over in heavy wind, or collapse due to the weight of ice and snow. Goods in transit coverage will be needed if the organization transports donated goods to processing facilities and retail stores or takes supplies to emergency sites.

Crime exposures are from employee dishonesty and theft of money and securities. Employee dishonesty coverage should be expanded to include volunteers. Background checks, including criminal history, should be conducted on any employee or volunteer handling money. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Money should be removed from cash



Non Profit- Producer Playbook

drawers at regular intervals and moved to a safe away from the door, preferably to a safe on premises. Irregular drops should be made to the bank during the day to prevent substantial accumulations of cash. Audits should be periodically conducted, preferably by an outside firm.

Premises liability exposure is moderate at offices, donation locations, processing locations, warehouses, retail locations, or residential facilities due to the number of visitors. Donation locations must be easily accessible for convenient drop-off, with security to prevent unauthorized access while the premises is closed. To prevent slips and falls, aisles must be adequate and free of debris with flooring in good condition, no frayed or worn spots on carpet, and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Stock dropped on floors by customers must be retrieved promptly. Broken glass must be cleaned up quickly. Sufficient exits must be provided and be well marked with backup lighting systems in case of power failure. Heavier items such as appliances should be kept on easily-reached shelves so that customers do not pull items down on themselves. Crowd control may be a concern if the store offers special cut-rate sales during peak seasons. Residential facilities must be equipped with hard-wired smoke detectors in each unit. Safety and security of each client is critical. Excellent housekeeping is required to prevent the spread of infectious diseases such as COVID. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be in good repair with snow and ice removed, and generally level and free of exposure to slips and falls. If the business is open after dark, there must be adequate lighting and appropriate security for the area. If the organization responds to emergencies, exposures can be high at disaster sites due to emergency operations where volunteers are brought together to aid in recovery. Shelters may be set up in remote locations without adequate utility services. The shelter must be secure for those in its care. Because the public is being served, life safety concerns are critical. If there are camps or other children's activities, instructors must be trained in appropriate methods of caring for the safety of the children. If janitorial services or other operations are performed off-premises, property damage may result to customers' property. Personal and advertising injury exposures include allegations of assault and battery, discrimination, false advertising, invasion of privacy, libel and slander, trademark infringement, unauthorized or intrusive searches, wrongful detention, and wrongful eviction.

Abuse and molestation exposure is very high due to the supervision of children and other at-risk individuals. No coverage is available for the abuser. While there is some coverage available in the standard market for the institution where the abuse takes place, it is very restricted. More complete coverage should be purchased for the institution through specialized markets. The institution must take all care possible to protect clients from predatory employees and volunteers through criminal background checks, training, monitoring, and supervision, and report all allegations of abuse to the proper authorities. Shelters must be monitored to prevent incidents of client-on-client abuse.

Directors' and officers' exposure can be substantial. There should be published policies and procedures that are consistently followed, especially as they relate to membership, membership revocation, and the election and removal of officers.



Non Profit- Producer Playbook

Products exposure can be high if the organization cleans, restores, or repairs donated items as the organization could be considered the manufacturer of an item that causes damage.

Professional exposure could be extensive depending on services provided. The assistance to at-risk individuals may include evaluations by psychologists and psychiatrists. The most serious situations will relate to children, criminal offenders, and alcohol/drug rehabilitation counselors. Physical and occupational therapists may be on staff to assist in the development of clients' job-related motor skills.

Automobile exposure may be limited to hired and nonownership for employees or volunteers running errands. If there are owned vehicles used to collect donations, take items to warehouses, or transport clients, which may include disabled persons, the exposure increases. All drivers must have a license appropriate for the vehicle being driven and acceptable MVRs. All vehicles must be maintained, and records of the maintenance must be kept at a central location.

Workers compensation exposure is moderate. Clerical employees may develop repetitive motion injuries such as carpal tunnel syndrome. Warehouse and retail store workers can slip and fall or incur back injuries from lifting. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals to maintain the premises. Shelter house workers must be able to handle unruly individuals and may be exposed to contagious disease from clients. Because the primary goal of the organization is to help clients become self-sufficient, all such training must be well documented. There is a special concern with working with the disabled because of the potential for making an already difficult physical situation worse. Workers must be supplied with appropriate safety gear and be adequately supervised based on the type of job and the level of disability. Instruction in proper lifting techniques must be provided, along with appropriate equipment for the situation. Handling donations may include exposure to hazardous substances, insects or vermin, or communicable diseases. Equipment used for repair operations should be appropriately maintained to prevent injury. In any retail business, hold-ups may occur. Employees should be trained to respond in a prescribed manner.

Minimum recommended coverage:

Business Personal Property, Accounts Receivable, Computers, Signs, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Directors and Officers, Employee Benefits, Professional, Umbrella, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Building, Business Income and Extra Expense, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Spoilage, Goods in Transit, Computer Fraud, Forgery, Active Shooter, Cyberliability, Employment-related Practices, Business Auto Liability and Physical Damage, Stop Gap Liability



Non Profit- Producer Playbook

VOLUNTEERS OF AMERICA

Category: Associations

SIC CODE: 8331 Job Training and Vocational Rehabilitation Services

8322 Individual and Family Services

NAICS CODE: 624110 Child and Youth Services

624120 Services for the Elderly and Persons with Disabilities

624190 Other Individual and Family Services

624271 Temporary Shelters

624229 Other Community Housing Services

624310 Vocational Rehabilitation Services

Suggested ISO General Liability Codes: 16881, 47474, 60010, 61000, 67017

Suggested Workers Compensation Codes: 8864

Description of operations: Volunteers of America (VOA) chapters provide counseling, food, shelter, transportation, and other forms of assistance such as job training to disadvantaged individuals. Advocacy for battered women, children, the homeless, individuals with physical or intellectual disabilities, prisoners reentering society, seniors, and veterans is offered. The VOA operates assisted-living facilities and nursing homes in several states. Facilities for offices, retail stores, and warehouses may be owned or leased from others. The VOA is a faith-based, nonprofit organization funded primarily through donations, government grants, and fund-raising activities. A large portion of labor is voluntary or supplied by clients. Volunteers may work with the clients to aid in their development. Chapters may partner with local businesses to develop opportunities for clients to improve their employment skills.

Property exposures may include offices, donation centers, processing centers, housing facilities, retail stores, and warehouses. Ignition sources include electrical wiring, heating, and air conditioning systems. Operations may be in older buildings. All heating and electrical wiring should be up to date and meet current codes for the occupancy. Malfunctioning wiring on used electrical equipment may short or spark when tested by customers. Many provide housing for clients who are monitored and receive various forms of assistance. Rules and guidelines must be in place and enforced because many of the clients may not be accustomed to caring for themselves, personal property, or the property of others. All residential units should have hard-wired smoke detectors. Many chapters maintain storage areas for donated items that are restored and then sold. Inventories may be high so storage can be a problem. Warehouses should have proper shelving, wide aisle-ways and separation of flammables from combustibles. Piling of items will add to the potential for spontaneous combustion and also hamper any firefighting efforts. Cleaning and mending clothing can produce dust which adds to fire loads. Restoration of furniture will include flammable liquids such as adhesives, paint, and varnish. Work on donated automobiles may involve the use of grinding, spray painting or welding. These must be conducted away from combustible materials. If food services are provided, there should be automatic shut-off



Non Profit- Producer Playbook

devices and temperature controls in place and maintained. Valuation of the donated items, at the time of loss, could be a concern and should be considered when coverage is written. Donation centers may be targets for thieves or vandals. Adequate security should be in place after hours to deter pilferage or dumping.

Inland marine exposures include accounts receivable for donor lists, work done for business partners, and government services provided, computers for office work and job training, signs, and valuable papers and records for donors' records, employment records, and documentation for government and private grants. All records must be duplicated and kept off site for easy restoration in the event of a loss. Outdoor signs can be struck by lightning or vehicles, be blown over in heavy wind, or collapse due to the weight of ice and snow. Goods in transit coverage will be needed if the organization transports donated goods to processing facilities and retail stores.

Crime exposure includes employee dishonesty and theft of money and securities. Employee dishonesty coverage should be expanded to include faithful performance and volunteers as employees. Background checks should be conducted on all employees and volunteers members handling money. Precautions against dishonesty include having a separation of duties between persons handling money and reconciling bank statements. Two members should verify cash collections as fund-raising events may result in a large buildup of cash. Money should be regularly collected and moved away from the collection area, preferably to a safe. Regular deposits should be made.

Premises liability exposure is moderate at donation locations, processing locations, warehouses, retail locations, offices, and residential facilities due to the number of visitors. Donation locations must be easily accessible for convenient drop-off, with security to prevent unauthorized access while the premises is closed. Offices, processing, and warehouse operations have limited premises exposure due to lack of public access. To prevent slips and falls, aisles must be adequate and free of debris with flooring in good condition, no frayed or worn spots on carpet, and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Stock dropped on floors by customers must be retrieved promptly. Broken glass must be cleaned up quickly. Sufficient exits must be provided and be well marked with backup lighting systems in case of power failure. Heavier items such as appliances should be kept on easily-reached shelves to prevent them from falling on customers. Crowd control may be a concern if the store offers special cut-rate sales during peak seasons. Residential facilities must be equipped with hard-wired smoke detectors in each unit. Safety and security of each client is critical. Excellent housekeeping is required to prevent the spread of infectious diseases such as COVID. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be in good repair with snow and ice removed, and generally level and free of exposure to slips and falls. If the business is open after dark, there must be adequate lighting and appropriate security. If janitorial services or other operations are performed off-premises, property damage may result to customers' property. Personal and advertising injury exposures include allegations of assault and battery, discrimination, false advertising, invasion of privacy, libel and slander, trademark infringement, unauthorized or intrusive searches, wrongful detention, and wrongful eviction.



Non Profit- Producer Playbook

Abuse and molestation exposure is very high because at-risk individuals are being supervised who could be abused by or could abuse others. No coverage is available for the abuser. While there is some coverage in the standard market for the institution where the abuse takes place, it is very restricted. More complete coverage should be purchased for the institution through specialized markets. The institution must take all care possible to protect clients from predatory employees and volunteers through criminal background checks, training, monitoring, and supervision, and report all allegations of abuse to the proper authorities. Shelters must be monitored to prevent incidents of client-on-client abuse.

Directors' and officers' exposure can be substantial. There should be published policies and procedures that are consistently followed, especially as they relate to membership, membership revocation, and the election and removal of officers.

Products exposure can be high if the organization restores and repairs donated items. Because extensive modification may take place, the organization could be considered the manufacturer of an item that causes damage.

Professional liability exposure could be extensive depending on services provided. The assistance to at-risk individuals may include evaluations by psychologists and psychiatrists. Physical and occupational therapists may be on staff to assist in the development of clients' job-related motor skills.

Automobile exposure is moderate due to the transportation of donated goods from collection centers to processing centers to warehouses to retail stores. If the organization transports clients, including disabled persons, the exposure increases. All drivers must have an appropriate license for the vehicle being driven and acceptable MVR. Owned vehicles must be maintained, with records kept at a central location.

Workers compensation exposure is moderate. Clerical employees may develop repetitive motion injuries such as carpal tunnel syndrome. Warehouse and retail store workers can slip and fall or incur back injuries from lifting. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals to maintain the premises. Shelter house workers must be able to handle unruly individuals and may be exposed to contagious disease from clients. Because the primary goal of the organization is to help clients become self-sufficient, all such training must be well documented. There is a special concern with working with the disabled because of the potential for making an already difficult physical situation worse. Workers must be supplied with appropriate safety gear and be adequately supervised based on the type of job and the level of disability. Instruction in proper lifting techniques must be provided, along with appropriate equipment for the situation. Handling donations may include exposure to hazardous substances, insects or vermin, or communicable diseases. Equipment used for repair operations should be appropriately maintained to prevent injury. In any retail business, hold-ups may occur. Employees should be trained to respond in a prescribed manner.

Minimum recommended coverage:

Building, Business Personal Property, Accounts Receivable, Computers, Goods in Transit, Signs, Valuable Papers and Records, Employee Dishonesty, Money and Securities,



Non Profit- Producer Playbook

General Liability, Directors and Officers, Employee Benefits, Professional, Umbrella, Business Auto Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Business Income and Extra Expense, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Spoilage, Contractors' Equipment, Computer Fraud, Forgery, Active Shooter, Cyberliability, Employment-related Practices, Stop Gap Liability

YMCA's

Category: Associations

SIC CODE: 7997 Membership Sports and Recreation Clubs

NAICS CODE: 713940 Fitness and Recreational Sports Center

Suggested ISO General Liability Codes: 49870

Suggested Workers Compensation Codes: 9063, 9015

Description of operations: Young Men's Christian Associations offer a wide range of facilities for individual and team physical fitness activities, including basketball courts, cardiovascular equipment, dance and exercise classes, gyms, handball, racquetball, or tennis courts, playgrounds, rock climbing walls, swimming pools, and weight rooms. Facilities may be available on a first come, first serve basis or require appointments. Other services offered may include child care, educational activities, hot tubs, saunas, and tanning beds. The center may serve concessions or provide locker rooms for members or guests. Counseling services and board and room facilities may be available. Special events, such as birthday parties or youth "lock-ins," may be offered to the general public. Many YMCAs offer activities for youth, including both day and overnight camps. YMCAs are nonprofit organizations with both paid employees and volunteers. Funding is through membership fees, fee-for-use, and donations.

Property exposure is moderate. Ignition sources include electrical wiring, air conditioning and heating systems, and cooking equipment if there is food preparation. Electrical wiring must be well maintained and up to code for its current use. There may be a buildup of dust and fumes from the maintenance of basketball or racquetball courts, including stripping, sanding, and repainting or revarnishing. The fire risk increases dramatically without proper ventilation and adequate disposal procedures. Paints, varnishes, and chemicals used in pools must be adequately separated and stored away from combustibles. All exercise machines must be checked for wear and tear and maintained to prevent fires. If there is cooking, the kitchen must be set up with appropriate controls and all cooking done in the oven or under hoods. Smoking should not be permitted on premises. Fire extinguishers must be conveniently placed throughout the facility. Housekeeping must be excellent with regular trash pickup. Adult supervision is required for all activities for children and youth. The facility may be a target for vandalism and theft when not in use. The premises should be protected against unauthorized access after hours. If occupancy is seasonal, daily visits must



Non Profit- Producer Playbook

be made to check on its condition. Business income may be high after a loss due to the unavailability of backup facilities.

Inland marine exposure includes accounts receivable for dues and other fee services, computers for grant documentation and individual training programs, and valuable papers and records for charters, contracts, deeds, and membership records. All papers, records, and electronic data should be duplicated and a copy stored off site for easy restoration in the event of a loss. Bailees coverage should be considered for guests' clothing and items left in locker rooms or under the direct control of employees. Contractors' equipment may be used to maintain the premises. Property may be taken off premises and used for situations such as swim teams, gym teams, and off-site fundraisers.

Crime exposure comes from employee dishonesty and theft of money and securities as cash may be collected for activities and at snack bars. Coverage should be expanded to include faithful performance, volunteers, and committee members. Background checks should be conducted on all employees and volunteers who handle money. There should be a separation of duties between persons handling billing, deposits, and disbursements and reconciling bank statements. Two employees or volunteers should verify cash collections as registrations for camps or classes and admissions to fundraising events may result in a large buildup of cash. Money should be regularly collected and moved away from the collection area, preferably to a safe. Regular deposits should be made. No money should be kept on the premises overnight.

Premises liability exposure is high due to the large numbers of visitors to the facility and their participation in physical activity. While facilities are generally not held liable for injuries incurred while patrons are actively participating in sports activities, they can be held liable for injuries that are not part of a sporting activity. Public and life safety code compliance is very important. Flooring should be well maintained with nonskid surfaces to prevent slips and falls. Adequate lighting, marked exits, and egress are mandatory. Steps must have handrails, and be well-lit, marked, and well maintained. Parking areas should be maintained free of snow and ice. Except for pools, patrons should wear closed-toe shoes in exercise areas. Because of the number of customers served, a significant, although easily avoided risk, is the transmission of diseases. The absence of simple hygienic practices like hand washing and proper cleaning of surfaces with disinfectants may indicate a morale hazard. Antibacterial wipes and trash receptacles should be placed throughout the facility to encourage patrons to wipe down equipment after use. Music played at high decibels can result in permanent damage to hearing. Decibel levels should be monitored. All exercise and playground equipment should be tested and maintained regularly with documentation. Training information must be clearly marked for all users. Age restrictions should be posted and enforced. The facility must provide proper support for the patrons, including staff with appropriate first aid training and supplies, lifeguards for the pool areas, and "spotters" for weightlifting, especially with free weights. Swimming pools should be fenced, with a self-closing gate and depths clearly marked. Drains should be protected to prevent entrapment. Pool rules should be prominently displayed. Lifesaving equipment should be accessible at all times. Workers should be trained in emergency response, particularly in how to respond to heart attacks and drowning. The facility must have adequate security, including inside the building, corridors, and any owned parking area. There should be a disaster plan for



Non Profit- Producer Playbook

unexpected emergencies. Saunas and tanning beds provide special exposures that may need the services of specialty markets. Warning labels should be posted as customers may be injured by high temperatures in saunas or be burned by overexposure to lighting used in tanning beds. There is unknown loss potential from long-term use of tanning beds from the radiation and chances of cancer and related diseases. Criminal background checks should be conducted for any employee supervising children or youth. Camps and overnights must be fully staffed and supervised. The center may present an attractive nuisance hazard after hours. There must be adequate security to prevent unauthorized entry. Some camps may use volunteers rather than employees in many positions. These volunteers should be subject to the same background checks as employees and receive similar training. Volunteer injuries are often not covered under workers compensation, so accident and health policies may be appropriate. Personal injury exposures include allegations of assault or battery, defamation of character, discrimination, false arrest, invasion of privacy, wrongful detention, and wrongful eviction from the premises.

Abuse and molestation exposure is very high due to activities including children and other at-risk individuals. No coverage is available for the abuser. While there is some coverage available in the standard market for the institution where the abuse takes place, it may be very restricted. A more complete coverage should be purchased through specialized markets. The institution must take all possible care to protect children and at-risk individuals from predatory adults and older children through criminal background checks, training, monitoring and supervision, and reporting all allegations of abuse to the proper authorities.

Directors and officers exposure is moderate. Policies and procedures should be published and consistently followed, especially regarding membership, membership revocation, and the election and removal of officers.

Automobile exposure may be limited to hired and nonownership for employees and volunteers running errands. If transportation is provided for sports teams or children attending camps, the exposure increases. All drivers must have the appropriate license for the vehicle being driven and acceptable MVRs. There must be clear standards regarding who can drive the vehicles and under what circumstances. If children are being transported, an additional adult for supervision is helpful. Vehicles must be maintained with records kept in a central location.

Workers compensation exposure is moderate. Slips, trips, falls, and back injuries from lifting are common. Fitness trainers may be injured while spotting and assisting patrons, participating in athletic activities, or while using the equipment. Hearing impairment can result from ongoing exposure to high decibels. Lifeguards may slip on wet surfaces, be injured by flailing swimmers, or drown. If there is a concession stand, workers can experience cuts or burns. Custodians can develop respiratory ailments or contact dermatitis from working with chemicals to maintain the pool and floors. Exposure to communicable diseases can be high. Formal safety programs should be in place to help prevent the spread of infectious diseases. Drivers can be injured in over-the-road accidents. Campground and overnight activities may be conducted on uneven terrains, increasing the potential for slips, trips or falls, contact with insects or animals, or interventions with campers.



Non Profit- Producer Playbook

Minimum recommended coverage:

Building, Business Personal Property, Business Income and Extra Expense, Accounts Receivable, Computers, Miscellaneous Floater, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Directors and Officers, Umbrella, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Earthquake, Equipment Breakdown, Flood, Spoilage, Bailees, Contractors' Equipment, Computer Fraud, Forgery, Active Shooter, Cyberliability, Employment-related Practices, Business Auto Liability and Physical Damage, Stop Gap Liability