

CHARITIES AND BUSINESS ASSOCIATION PRODUCT



This product is designed to provide a package solution for nonprofit charities and business association organizations. Top classes include **alcohol/drug support groups, arts and culture funding groups, booster clubs, car clubs, chambers of commerce, fundraising foundations, community gardens, hobby groups, parent/teacher associations, professional/trade associations, business membership** and **social clubs** (with no bar or restaurant).



PRODUCT FEATURES

- ▶ Minimum premium of \$395 for preferred package (general liability and property)
- ▶ Blanket special event endorsement is available for events with up to 2,500 attendees with host liquor included (no need to schedule)
- ▶ First three events with up to 250 attendees can be added for no additional premium (host liquor included)
- ▶ Commercial liquor is available on a blanket event basis in most states
- ▶ No general liability premises limitation
- ▶ Educational enhancement endorsement is available to cover business seminars and instructional workshops
- ▶ Full prior acts coverage for directors and officers and employment practices coverage
- ▶ Volunteers and third-party claimants included under employment practices liability

ELIGIBLE RISKS INCLUDE

- ▶ Fundraising and awareness groups
- ▶ Organizations needing event coverage
- ▶ Individual chapters of professional and social membership groups

LIMITS AVAILABLE

- ▶ **General Liability:** Up to \$1 million occurrence/\$2 million aggregate
- ▶ **Abuse and Molestation:** Up to \$1 million
- ▶ **Directors and Officers and Employment Practices Liability:** Up to \$5 million
- ▶ **Property:** Up to \$3 million total insured value
 - **Coastal zones:** \$1 million per location
- ▶ **Umbrella/Excess Limits:** Up to \$5 million

ADDITIONAL ADVANTAGES

- ▶ Available for quoting by email, phone or web
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit

CLAIM EXAMPLES:

Employment practices: An employee alleges they were terminated due to age and disability discrimination. An investigation into the employee shows they were terminated due to performance issues. The case was settled for \$41,000.

General liability: A chamber of commerce was holding its monthly membership meeting at a local hall. An attendee tripped on an extension cord and broke their leg. They filed a suit to cover his medical expenses for his slip and fall. Medical bills exceeded \$72,731.

Directors and officers: A foundation received a \$200,000 donation from a now-bankrupt entity. The trustee of the bankrupt entity is suing to get the donation back, claiming it was a fraudulent transfer of funds.

Property: High winds ripped the roof off a professional association building, causing damage to the structure and contents. The cost of repairs totaled \$97,000.