



A Head for Insurance. A Heart for Nonprofits.

General Liability



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www.insurancefornonprofits.org

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(800) 359-6422

Highlighted Features of our Nonprofits' OWN General Liability Coverage

(All included at no additional charge, unless noted)

- No deductible
- Occurrence Limit \$1 million; Aggregate Limits to \$3 million
- Umbrella Limits to \$10 million available
- Occurrence Form
- Prior Acts Coverage available for additional charge
- Blanket Additional Insureds includes landlords, permittees, mortgagees, volunteers, funders, lessors of leased equipment and charitable institutions
- Fundraiser endorsement included
- Liquor Liability form included
- Medical Payments Limit \$20,000
- Aggregate Limits per Location
- Damage to Property of Others in your Care Limit \$25,000
- Newly Formed Entities covered until end of policy period
- Automatic liberalization
- Damage to Premises Rented to You (Fire Legal) Limit \$500,000. Limits up to \$1 million available for extra charge
- Client Damage to Employee's or Volunteer's Car Limit \$3,000
- Client Damage to Property of Others Limit \$5,000 occurrence/\$25,000 aggregate
- Identity Theft Expense Limit \$30,000
- Terrorism Travel Reimbursement Limit \$30,000
- Kidnap Expense Limit \$50,000
- Executive Recruitment Expense Limit \$50,000
- Bail Bonds \$5,000 and Lost Earnings up to \$1,000/day
- Non-owned Watercraft up to 75 feet
- Workplace Violence Counseling Limit \$50,000
- Unsatisfied Contributions Limit \$25,000
- Privacy Liability and Cyber Coverage
- Bodily injury includes mental anguish

From the

CLAIMS FILES Line of Business: General Liability

Slip and Fall:

A nonprofit provides janitorial work opportunities to functional disabled clients. On one occasion, a client forgot to put out warning cones while mopping an office floor and the claimant slipped and fell on her way to a restroom. She suffered a torn ligament in her right knee and a right wrist sprain. The nonprofit had the right protocols in place, which included the use of warning cones, but the client simply forgot to use them. The claim was settled at mediation for \$50,000. Legal expenses were more than \$17,000.

Wrongful Eviction:

A nonprofit runs a transitional housing program for clients recovering from alcohol or substance abuse. The clients are required to pay subsidized rent and actively participate in the recovery programs. One client was not doing either, so with the approval of its legal counsel, the nonprofit had the client removed. The client, acting as his own attorney, filed suit in both Federal and State courts, claiming \$10 million in emotional distress. The case went to a jury, and based on the nonprofit's clear records and a subsequent compliance finding by the funding agency, we obtained a defense verdict. However, legal costs were more than \$95,000.

Negligent Supervision:

A nonprofit had an annual event that included a zip line for children, which ran from hay bales stacked eight feet high down to the ground. It was supervised by a volunteer who, against his better judgment, allowed a 12 year-old girl, who was very anxious and fearful, to ride. She fell off as soon as she left the hay bales and suffered a leg fracture that had to be surgically repaired. Concluding that liability was adverse to the nonprofit, we negotiated a structured settlement with the family's attorney that provided for future medical care, pain and suffering, and attorney fees. The loss cost was \$60,000 and the expense was minimal.

PRODUCT HIGHLIGHTS



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Improper Sexual Conduct



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Highlighted Features of our Nonprofits' OWN Improper Sexual Conduct Coverage

(All included at no additional charge, unless noted)

- No Deductible
- Separate Limits from the General Liability
- Typical Limit \$1 million: Aggregate Limits to \$3 million and Umbrella Limits to \$10 million available
- Lower limits available
- Superior Event Trigger Coverage Form, not Claims-Made
- Prior Acts Coverage available for an additional charge
- Broad definition of insured includes the nonprofit itself as well as executive officers and directors, employees, volunteers, interns, and students-in-training
- Reimbursement of Wages for an employee suspended from work with pay during an Improper Sexual Conduct investigation. Limit \$10,000
- Civil defense of alleged perpetrator until he or she is convicted of a criminal offense involving sexual misconduct
- Coverage extends to client vs. client allegations

From the

CLAIMS FILES Line of Business: Improper Sexual Conduct Coverage

Day Care Molestation:

An independent daycare contractor was certified by a nonprofit. A child placed in the daycare center was molested by the teenage grandson of the daycare contractor. Litigation ensued and the nonprofit's records showed all appropriate site visits and background checks had been carefully done. Based on case law that insulates a nonprofit from the unforeseen criminal acts of a third-party and their strict adherence to protocols, we were able to obtain a court ordered dismissal that was upheld on appeal. No damages were paid on behalf of the nonprofit, but we incurred almost \$150,000 in defense legal costs.

Assault by Employee:

A client of the nonprofit's safe harbor house was sexually assaulted by one of the nonprofit's part-time gardeners, who had a mild mental illness. Investigation revealed that the gardeners were supposed to be closely supervised and his absence from the crew could not be explained. Based on medical records that reflected little physical trauma but a psychological reaction, the claim was eventually settled at a mediation for \$50,000. We incurred \$11,000 in defense costs.

Improper Relationship with a Client:

A male therapist at a nonprofit's residential treatment facility engaged in an offsite consensual sexual relationship with one of the female clients. When this was discovered, he was reprimanded when he should have been terminated, and he later reengaged with the client and then began dating one of her close friends. The client had a relapse, allegedly due to these relationships, and a lawsuit was filed. Following protracted legal discovery, and on counsel's advice that the nonprofit was exposed for lax supervision of its therapist, the case settled for just over \$100,000. Defense costs were \$50,000.

Product Highlights are summaries of key features only. Actual policy language is controlling.

PRODUCT HIGHLIGHTS



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Accident



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Highlighted Features of our Nonprofits' OWN Accident Coverage

(All included at no additional charge, unless noted)

- Underwritten by QBE Insurance Corporation – rated “A” (Excellent) by A.M. Best
- Covers all volunteers and participants engaged in assigned or sponsored activities, respectively, of the nonprofit agency
- Includes travel to and from covered activities
- AD&D scheduled benefits up to \$50,000
- Excess Accident Medical Expense limits available from \$10,000 to \$250,000
- Deductible options available from \$0 to \$250
- Medical and prescription expenses paid at 100% of usual and customary. Dental paid up to \$300 per tooth, \$1,000 aggregate.
- Excess Accident Medical coverage payable secondary to other health care plans
- Certain limitations and exclusions apply – coverage form available for review

From the

CLAIMS FILES Line of Business: Accident

Fall off Mountain Bike:

A nonprofit sponsored a mountain bike ride for teenage clients to explore local wetlands. One client fell and broke his arm. Neither he nor his parents had other health insurance so this plan paid his expenses on a primary basis.

Volunteer Slip and Fall:

During a fundraising event at a local social hall, one of the nonprofit's volunteers slipped and fell in some liquid spilled by another guest. The volunteer had her own health insurance with a 20% copay. After the \$50 deductible was satisfied, this policy paid the remaining 20% copay.

Bus Accident:

While traveling by bus to a one week summer camp sponsored by the nonprofit, a truck rear ended the bus causing moderate injuries to some of the clients. Ambulance and emergency room services were paid by this policy on a primary or excess basis depending on what other health insurance was available to each client.

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