# Nonprofit Organization Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



## OVERVIEW

Nonprofits need liability, D&O and often abuse coverage on a tight budget, and carriers look at programs, volunteers, events and who you serve.

## WHAT'S COVERED

**General liability**
Injuries and damage from your programs and events.

**Directors and officers**
Claims against your board for its decisions.

**Abuse and molestation**
Claims tied to programs serving minors or vulnerable adults.

**Volunteer accident**
Medical costs for volunteers hurt while helping.

**Property**
Office, equipment and donated goods.

**Good to know**
Nonprofit D&O is often the most important policy, since many claims come from employment disputes and donors.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Abuse and molestation unless added
- × Professional services such as counseling or healthcare without a separate policy

**All policies:**

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

## HAVE THESE READY

- Annual budget and funding sources
- Description of programs and who you serve
- Number of volunteers
- Events held each year
- Current policies and loss runs

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

**800-616-3490** **info@societiesinsurance.com**

**societiesinsurance.com/nonprofit-organization/**

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