

# Table of Contents

<b>GENERAL NONPROFIT INSURANCE FAQs.....</b>	<b>3</b>
Why Does My Nonprofit Need Insurance? .....	3
How Can We Obtain Nonprofit Insurance?.....	3
<b>LIABILITY PLUS.....</b>	<b>3</b>
Who is Insured Under Liability Plus? .....	3
What is Insured Under Liability Plus? .....	4
Where is Liability Plus Coverage Applicable? .....	4
When is Liability Plus Coverage Applicable?.....	4
Naming Other Entities/Committees on Your Nonprofit Insurance.....	5
Working with Concessionaires or Commercial Vendors.....	5
What is Excluded (Not Covered) Under Liability Plus?.....	5
Best Practices To Ensure Nonprofit Event Safety.....	6
<b>BONDING PLUS.....</b>	<b>7</b>
Who is Insured Under Bonding Plus?.....	7
What is Insured Under Bonding Plus?.....	7
Where is Bonding Plus Coverage Applicable? .....	8
When is Bonding Plus Coverage Applicable? .....	8
What is Excluded Under Bonding Plus? .....	8
Best Practices to Keep Nonprofit Chapter Funds Safe.....	9
<b>DIRECTORS &amp; OFFICERS LIABILITY PLUS.....</b>	<b>10</b>
Who is Insured Under Directors & Officers Liability Plus? .....	10
What is Insured Under Directors & Officers Liability Plus?.....	10
Where is Directors & Officers Liability Plus Coverage Applicable? .....	10
When is Directors & Officers Liability Plus Coverage Applicable? .....	10
What is Excluded Under Directors & Officers Liability Plus? .....	11
<b>ACCIDENT MEDICAL PLUS .....</b>	<b>12</b>
Who is Insured Under Accident Medical Plus?.....	12
What is Insured Under Accident Medical Plus?.....	12
Where is Accident Medical Plus Coverage Applicable? .....	12
When is Accident Medical Plus Coverage Applicable? .....	12
What is Excluded Under Accident Medical Plus? .....	12

<b>PROPERTY PLUS .....</b>	<b>13</b>
Who is Insured Under Property Plus? .....	13
What is Insured Under Property Plus? .....	13
Where is Property Plus Coverage Applicable? .....	14
When is Property Plus Coverage Applicable? .....	14
What is Excluded Under Property Plus? .....	14
<b>IMPORTANT .....</b>	<b>14</b>
<b>EXCLUSIVE NATIONAL PROGRAM ADMINISTRATOR .....</b>	<b>15</b>
<b>INSURED BY .....</b>	<b>15</b>

# GENERAL NONPROFIT INSURANCE FAQs

## Why Does My Nonprofit Need Insurance?

Nonprofit Insurance is intended to protect your nonprofit officers, members, directors, and volunteers from claims or lawsuits that hold them accountable for accidents that occur at a nonprofit event or sponsored event.

This Nonprofit Loss Control and Coverage Guide is designed to provide you with safety tips and guidelines to help better protect yourself and your Nonprofit Chapter or Club from the threat of financial loss and/or lawsuits.

## Optional Coverages

Liability Plus	\$315*
Bonding Plus	\$83*
Directors & Officers Liability Plus	\$88*
Accident Medical Plus	\$123*
Property Plus	\$112*

*\*Prices are minimum prices and subject to change without notice.*

## How Can We Obtain Nonprofit Insurance?

This coverage can be purchased by calling R.V. Nuccio & Associates, Inc. at 1-800-567-2685 or online 24/7 at [protectyournonprofit.com](http://protectyournonprofit.com).

## LIABILITY PLUS

When your Nonprofit Chapter or Club is organizing an event, it is very important to make sure that you have taken the necessary steps to ensure the protection of the organization if a liability claim arises.

Liability Plus is the most commonly purchased coverage among Nonprofit Chapters and Clubs, and is crucial to the protection of Nonprofit operations as a whole. With Liability Plus, no matter how many fundraising dinners, festivals and other events that your Nonprofit organizes, you can worry less about whether or not you are covered, and concentrate more on the success of your event.

## Who is Insured Under Liability Plus?

Liability Plus is available to most local Chapters or Clubs with a master organization wishing to purchase this liability protection. Coverage is extended to include any Nonprofit member or volunteer.

## What is Insured Under Liability Plus?

Nonprofit Insurance Liability Plus provides General Liability coverage for activities or events sponsored by your Nonprofit Chapter. This coverage includes a \$1,000,000 Per Occurrence/\$2,000,000 Aggregate Limit for your Nonprofit.

### There is no deductible and coverage is included for the following:

- ✓ **Bodily Injury Liability**  
Protects against liability which may arise from the injury or death of another person.
- ✓ **Property Damage Liability**  
Protects against liability for damage to property of another not in the care, custody and control of the Nonprofit.
- ✓ **Personal Injury Liability**  
Protects against liability for third party claims for damages which are other than physical such as libel, slander, false arrest, wrongful eviction, invasion of privacy, etc.
- ✓ **Advertising Injury Liability**  
Protects against lawsuits arising from libel, slander or copyright infringement in the course of advertising goods, products or services.
- ✓ **Products Liability**  
Protects against claims arising out of the use, handling, or consumption of a product provided by your Nonprofit.
- ✓ **Host Liquor Liability**  
Protects against bodily injury or property damage suits brought by parties injured as a result of an intoxicated guest who was served alcohol at an event hosted by your local Nonprofit Chapter.

## Where is Liability Plus Coverage Applicable?

The United States, its territories and possessions, Puerto Rico and Canada are included in the coverage territory for this policy.

## When is Liability Plus Coverage Applicable?

This policy has a policy period of one calendar year. During the application process, your Nonprofit Chapter may choose the effective start date of the policy. Following the choice of start date, the policy will expire on the same date the following year. If leadership roles are changing within your Nonprofit group, be sure that insurance renewal is a task delegated to an incoming officer to avoid a potential lapse in insurance coverage.

## **Naming Other Entities/Committees on Your Nonprofit Insurance**

Every time you name another entity on your policy, you have agreed to share your limit of liability, and to defend that other entity should a lawsuit arise. Other community organizations are considered separate legal entities that cannot be properly protected under the same insurance policy. Do not let any other entities or separate organizations use you for your insurance. Protect your insurance and use it only for your Nonprofit Chapter or Club.

## **Working with Concessionaires or Commercial Vendors**

Concessionaires and commercial vendors provide for-profit attractions such as a food vendors. These vendors will operate on behalf of your local Chapter for a percent of the profits or for a prearranged price. These concessionaires and vendors are independent contractors. Your local Club or Chapter is protected against claims or suits arising out of the operations (unless excluded) of these independent contractors. However, the independent contractor is afforded NO protection under the local Chapter or Club policy and should, for your protection, provide your local Club or Chapter with their own Certificate of Insurance. This Certificate of Insurance should show that the independent contractor/vendor has in-force liability insurance with limits of a least \$1,000,000, and it should also name your local Chapter or Club as Additional Insured. The vendor may attempt to charge your group for the cost of the Additional Insured endorsement that must be added to their liability policy. Since the concessionaire will be earning a profit, your group may be able to negotiate this price. If the vendor is unable or unwilling to provide the Certificate of Insurance, you should consider finding another concessionaire or vendor who will.

## **What is Excluded (Not Covered) Under Liability Plus?**

Although our General Liability policy is quite broad, there are some exclusions usual to this type of liability insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for losses or claims arising out of:**

**x Amusement Devices**

Any type of amusement device, including but not limited to, inflatable, mechanical, or motorized amusement devices.

**x Athletics/Sports**

Athletic events, sports, and other physical type activities.

**x Owned Automobile Liability / Motorized Vehicles**

An owned auto is defined as any auto that is owned in part or in full by, or registered to, any Nonprofit Chapter or Club.

**x Firearms/Weapons/Ammunition**

Any activity involving firearms or other weapons.

- x Fireworks/Pyrotechnics/Rocketry**  
Any activity involving firearms or other weapons.
- x Owned or Full Time Occupancy of Any Premises or Land**
- x Owned and/or Non-Owned Aircraft Liability**  
This exclusion pertains to any type of aircraft, including but not limited to, hot-air or lighter-than-air balloons
- x Owned Watercraft Liability**  
An owned watercraft is defined as any watercraft that is owned in part or in full by, or registered to, any Nonprofit Club or Chapter.
- x Workers' Compensation**  
Any and all sums that would be recoverable under Workers' Compensation insurance, whether or not such contract exists.

## **Best Practices To Ensure Nonprofit Event Safety**

With years of experience gained from working with Nonprofit organizations, we have come to advise local Nonprofit Chapters and Clubs on ways to put on events that help reduce their exposure to accidents and losses. Listed below are some best practices, guidelines and tips to help your Club or Chapter put on safe and successful events throughout the year!

- ✓ **Establish a maximum number of attendees for your event or activity**
- ✓ **Make sure there is adequate space, circulation routes, and clearly defined entrances and emergency exits**
- ✓ **If your event is being held outdoors, take ground conditions and site topography into consideration to help determine the best position for temporary structures such as tents, stages, or temporary signage**
- ✓ **If any tents or outdoor structures are used, be sure they are properly secured into the ground to prevent them from toppling over**
- ✓ **Tape off / mark areas that are out of bounds whether an event is indoors or outside**
- ✓ **Establish and agree on emergency procedures in case of an incident and be sure to designate qualified first aid volunteers**
- ✓ **If animals are present, be sure that they are closely monitored to prevent animal bites**
- ✓ **Use cable covers on all wires to prevent tripping accidents**
- ✓ **Have outside vendor attendants supervise the activities on equipment they supply**
- ✓ **Have any equipment that is supplied by an outside vendor inspected prior to the first use**
- ✓ **Be sure that any spills are cleaned up immediately and ensure that arrangements are made for clearing up and safely disposing of any trash left after your event or activity**

# BONDING PLUS

If your Nonprofit's funds are stolen, are you prepared? Because money can be in the custody of various officers, it is at a higher risk of loss by embezzlement, robbery, and theft. Bonding Plus is designed to protect your group's money against these types of mishaps. Without this coverage, recovery from a financial loss can take years.

## Who is Insured Under Bonding Plus?

Bonding Plus is available to most Nonprofit Chapters and Clubs who are part of a master organization.

## What is Insured Under Bonding Plus?

Bonding Plus protects your group against exposure to financial losses due to employee dishonesty, forgery, alteration, theft, disappearance or destruction. This policy has three coverages that are outlined below for your reference. An employee is classified as any elected officer, committee chairperson (whether elected or appointed), or any member of the organization acting as a volunteer.

- ✓ **Employee Dishonesty**

Provides protection for the loss of money, securities and other property resulting directly from one or more fraudulent or dishonest acts committed by an employee (as defined above) acting alone or in collusion with others.

- ✓ **Forgery or Alteration**

Provides protection for loss resulting from forgery or alteration of outgoing checks, drafts, promissory notes and similar instruments drawn against the Insured's accounts.

- ✓ **Theft Disappearance and Destruction**

Provides protection for loss resulting from theft, disappearance or destruction. This coverage is divided into two parts, each with its own separate per loss limit.

**PART A: LOSS INSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, within the premises. The definition of premises has been enhanced to include the interior of that portion of any building which is used by the insured while conducting business.

**PART B: LOSS OUTSIDE THE PREMISES**

Provides protection for the loss of money and securities by the actual destruction, disappearance or wrongful abstraction thereof, outside the premises while being conveyed by a messenger, or while within the living quarters in the home of any messenger. The definition of messenger has been enhanced to include the Insured or any employee (as previously defined) who is duly authorized by the Insured to have the care and custody of the insured property outside the premises.

## **Where is Bonding Plus Coverage Applicable?**

The territory of this policy is the USA, its territories and possessions, Puerto Rico and Canada.

## **When is Bonding Plus Coverage Applicable?**

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year. There is also a discovery period which extends beyond the expiration date of the policy. This discovery period is one year from the end of the policy period with the provision that the loss, or the occurrence or act that gave rise to the loss, occurred during the policy period.

## **What is Excluded Under Bonding Plus?**

The Bonding Plus coverage provided by R.V. Nuccio & Associates, Inc. is one of the broadest in the country, however there are some specific exclusions usual to this form of crime insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

### **There is NO coverage, or coverage is excluded for:**

- x Losses, the proof of which is dependent upon an inventory or profit and loss computation**
- x Losses due to accounting or arithmetical errors or omissions**
- x Moneys in coin-operated vending machines or amusement devices**
- x Losses resulting from the use or sale of scrip or any type of paper representing money**
- x Cancellation of Coverage for a Specific Employee(s)**  
The employee dishonesty coverage contains a condition that immediately cancels any future coverage for any employee (as previously defined) upon discovery by the Insured, or an officer or director, of any dishonest act committed by that employee, either before or after becoming an employee of the insured organization. This condition is common to this type of coverage. Coverage is also excluded for any employee for whom similar prior insurance has been canceled.



## **Best Practices to Keep Nonprofit Chapter Funds Safe**

- ✓ **Keep checks in a safe and secure area**
- ✓ **Never pre-sign blank checks**
- ✓ **Look for missing or out-of-sequence checks**
- ✓ **Do not make checks out to cash**
- ✓ **Track all bills paid by keeping copies of invoices and matching receipts**
- ✓ **Review all bank statements and check records each month; review should be by someone who is not the treasurer**
- ✓ **Have an annual audit of records completed and an audit completed every time officers who handle money take office, particularly the treasurer**
- ✓ **Verify wire transfers**
- ✓ **Verify cash logs and always provide receipts along with bank deposit slips**
- ✓ **Make bank deposits the same day or next business day**
- ✓ **Have at least 2 people present when counting money and utilize a “Funds Received” form**
- ✓ **Maintain timely and complete financial information at all times**
- ✓ **Review the accounts payable, vendor, and donation lists to check for suspicious names or businesses**
- ✓ **Copies of tax forms filed should be included in the Treasurer’s, Secretary’s and President’s records for your local chapter**
- ✓ **Purchase Bonding Plus Insurance coverage for your group**

Don’t be afraid to ask questions or assume you are the only one who does not understand a transaction. As a member or an officer, you have a responsibility to keep the organization healthy and your funds safe!

## **DIRECTORS & OFFICERS LIABILITY PLUS**

If a lawsuit alleging a breach of duty is filed against your group, what do you do? If a member of your local Chapter gives misleading information, are you protected? Directors & Officers Liability Plus picks up where Liability Plus leaves off by providing insurance protection for losses resulting from an actual or alleged error or omission, misleading statement or breach of duty. This coverage is sometimes referred to as management malpractice.

### **Who is Insured Under Directors & Officers Liability Plus?**

Directors & Officers Liability Plus is available to any qualifying local Nonprofit Chapter or Club wishing to purchase this D&O liability protection.

#### **The following are Insureds under the policy:**

- ✓ **A local Chapter as an entity**
- ✓ **Any Director, Officer, Trustee, Employee or Volunteer**

### **What is Insured Under Directors & Officers Liability Plus?**

The policy provides Directors & Officers Liability insurance protection up to \$1,000,000 per occurrence /\$1,000,000 annual aggregate for decisions made by an officer, director, or board.

#### **Coverage is included for the following:**

- ✓ **Wrongful Act**
- ✓ **Error or Omission**
- ✓ **Negligent Act**
- ✓ **Misleading Statement**
- ✓ **Breach of Duty**
- ✓ **Employment Practices Liability**

### **Where is Directors & Officers Liability Plus Coverage Applicable?**

The territory of this particular policy is worldwide provided that the suit or proceedings are brought within the United States, including its territories and possessions, or Canada.

### **When is Directors & Officers Liability Plus Coverage Applicable?**

The time limitation of almost any insurance contract is defined by its inception and expiration date and time at some specific location. This limitation is also known as the policy period, which in this instance is one year.

## **What is Excluded Under Directors & Officers Liability Plus?**

There are some specific exclusions usual to Directors & Officers Liability insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Unjust enrichment, obtaining profit or advantage to which the Insured was not entitled**
- x Any criminal, malicious, fraudulent, knowingly wrongful, or dishonest act or omission**
- x Bodily Injury (See Liability Plus)**
- x Property Damage (See Liability Plus)**
- x Personal Injury (See Liability Plus)**
- x Any Intoxicating Substance**
- x Securities Exchange Commission exposures**
- x Employee Benefit Plans**

## ACCIDENT MEDICAL PLUS

While Liability Plus provides medical expense coverage, Accident Medical Plus offers higher limits and broader coverage for out-of-pocket medical expenses. Accident Medical coverage is a supplement, not a replacement, for Liability Plus. Liability Plus and Accident Medical Plus in combination provide the broadest coverage available for your Club or Chapter. This Coverage is offered by an A+ rated carrier.

### Who is Insured Under Accident Medical Plus?

Anyone injured while attending a covered, sponsored, or supervised activity or event.

### What is Insured Under Accident Medical Plus?

Coverage is provided for medical expenses incurred up to the selected limit while attending a sponsored activity or event.

### Where is Accident Medical Plus Coverage Applicable?

The territory of this policy is the United States.

### When is Accident Medical Plus Coverage Applicable?

The policy period is one calendar year. Your Chapter may choose the effective date of your policy as it will expire the same day the following year.

### What is Excluded Under Accident Medical Plus?

While you will find our Accident Medical coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of Accident Medical insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for loss or claims arising out of:**

- x Sickness, disease or infections**
- x Intentional self-destruction or an attempt at it, or intentional self-inflicted injury while sane or insane (if a Missouri contract, while sane)**
- x War or an act of war, declared or undeclared**
- x Air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline**

## PROPERTY PLUS

Just as you would protect your own personal property, it is the responsibility of leadership to protect the Nonprofit Chapter's property. The last thing you would want to worry about is not being able to properly replace or repair property or merchandise in case of loss.

### **Who is Insured Under Property Plus?**

This coverage is available to Nonprofit Chapters and Clubs that meet R.V. Nuccio & Associates, Inc. underwriting guidelines.

### **What is Insured Under Property Plus?**

Property Plus insures your Nonprofit's property items, up to the specified value, against risks of direct physical damage.

**The following list includes some examples of the items that can be covered under a Property Plus policy.**

- ✓ **Cameras**
- ✓ **Computers**
- ✓ **Copiers**
- ✓ **Office Equipment**
- ✓ **Other Items/Stock Held For Sale**
- ✓ **Posters and Signs**
- ✓ **Printers**
- ✓ **Meeting Equipment**
- ✓ **Stocks of Printed Material For Sale**
- ✓ **Storage Containers**
- ✓ **Tables and Chairs**
- ✓ **Telephone Equipment**
- ✓ **Video Recorders**

## Where is Property Plus Coverage Applicable?

The territory of this policy is the USA.

## When is Property Plus Coverage Applicable?

The policy period is one calendar year. You may choose the effective date of your policy as it will expire the same day the following year.

## What is Excluded Under Property Plus?

While you will find our Property coverage to be one of the broadest in the country, there are some specific exclusions usual to this form of property insurance. The following is only a summary and is not all inclusive, nor does it alter or waive any of the actual policy language.

**There is NO coverage, or coverage is excluded for losses greater than the replacement value of the property or loss or damage caused by, or made worse by:**

- x Deterioration, inherent vice or latent defect**
- x Wear and tear**
- x Seizure or destruction of property by order of governmental authority**

### **IMPORTANT:**

The information provided is only a summary of the coverage. It is not all inclusive, nor does it alter or waive any of the actual policy language. Please refer to your policy for specific coverage language. Questions regarding this summary should be directed to R.V. Nuccio & Associates, Inc. at 1-800-567-2685.

**EXCLUSIVE NATIONAL PROGRAM ADMINISTRATOR:**



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1-818-980-1413 Fax

R.V. Nuccio & Associates, Inc. operates nationwide as an agent for some of our nation's oldest and most respected insurance companies. Our specialized product line includes multi-cover package insurance programs for the various classes of business.

RVNA has built its reputation over 60 years by upholding and adhering to a company code of ethics committed to providing our direct clients, brokers, and our carriers with first-class customer service.

Our commitment to strong principles and the highest ethical standards is critical to our goal of driving sustained company value. Each day, RVNA makes choices where integrity, honesty, and trustworthiness come into play. While these qualities are hard-to-measure, they are priceless when it comes to client and carrier confidence in the insurance services we provide and how we provide them.

At RVNA, we understand the amount of trust our clients and carriers put into us. RVNA management and employees maintain that earned trust each day by holding themselves to the highest standards and behaving ethically at all times. Meeting the responsibilities and exceeding the expectations of those RVNA serves enables us to succeed, grow, and continue to provide innovative insurance solutions.

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