Nonprofit Package Coverage

Coverages	Available	
General Liability	Х	
Comprehensive General Liability \$1 Million per Occurrence / \$3 Million Aggregate	Х	
Host Liquor Liability	X	
Special Events Coverage	X	By Endorsement
Blanket Additional Insureds	X	
Medpay for Volunteers	X	
Sexual Abuse and Molestation Coverage	X	By Endorsement
Social Work, Foster Care and Counseling Liability Coverage	X	By Endorsement
Pastoral Professional	X	By Endorsement
Teachers Professional Liability	X	By Endorsement
Vicarious Medical Liability Coverage	X	By Endorsement
Occurrence or Claims Made Form	X	Occurrence Only
Employee Benefits (Claims Made)	X	
Blanket Property Limits	X	
Business Income	X	
Agreed Amount	X	
\$25,000 Property Damage – Care, Custody and Control	X	On GL Enhancement
Supplementary Payments Increased Limits	X	On GL Enhancement
RC, ACV and FV Property Valuation	X	
Glass Coverage; Sign Coverage	X	
Newly Acquired / Constructed Property	X	180 Days Coverage
Blanket Employee Theft	X	
Ordinance or Law Coverage	X	\$50,000 Policy Limit
Earth Movement	X	By Endorsement
Flood and Sewer Backup	X	By Endorsement
Equipment Breakdown	X	
Spoilage of Food due to Equipment Breakdown	X	\$25,000 Annual
Hartford Steam Boiler Inspections Provided	X	
Defense Outside	X	
Worker's Compensation for many classes of Nonprofits	X	Separate Policy
Umbrella Coverage	X	Separate Policy
D&O / EPL Coverage P Management Liability Policy	X	Management Liability Policy
Commercial Auto Coverage	X	
Non-Owned and Hired Auto	X	On GL or Auto Policy
Non-Owned Watercraft	X	Up to 51 feet
Network Security and Privacy Liability Coverage	X	Management Liability Policy



Coverages	Available	
Pollutant Clean-up	X	\$25,000 Annual
Loss Control and Risk Management Service	X	
Claims Handling – Experienced In-house Staff	X	

NPPKG (Package Product code) states available

Nationwide except: AK, HI, VA, WA

NPMLP (Management Liability Product code) states available

Nationwide except: HI, AK, NY

Target Classes

Social Service agencies
Human Service agencies
Schools
Religious organizations
Mental Health Treatment / rehab centers
Adoption (domestic)
And many more
501c3
501c6
501c9

Excluded classes

Nursing homes
Hospitals
Abortion clinics
Low-income housing
Sexual offenders / Arsonists
Social organizations: VFW / Mason lodges

Submission Requirements

Accord applications, supplements, 5-year currently valued loss runs, COPE info for buildings, cost new for auto schedule, target premium, need-by date Send submissions to: nonprofit@amtrustgroup.com

We can consider start-up nonprofit risks

Provide us with budget, resume and business plan of the executive director / management to be considered along with the other submission requirements

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