



THE RIGHT INSURANCE COVERAGE FOR CHAPTERS OF NATIONAL AND STATE NONPROFITS

Nonprofit charitable organizations and membership and business groups need the right insurance coverage for their annual operations and special events so they can focus on their mission. Charities regularly organize events to generate funding and awareness for their causes. Similarly, business associations plan for their special events, fundraising efforts and business seminars to stimulate the economy in their community.

WHY DO INDIVIDUAL CHAPTERS NEED INSURANCE?

- ▶ Individual policies help to protect the organization from liability incurred and decisions made by chapters
- ▶ Chapters can better monitor their own individual insurance needs such as:
 - Events held by the chapter
 - Chapter meetings and fundraising
 - Election of local chapter board members and officers
 - Nonprofits can be held liable for damages caused by a volunteer's actions

WHO COULD SUE NONPROFIT ORGANIZATIONS?

- ▶ **Event attendees** — Someone is injured while attending an event held by the organization
- ▶ **Volunteers and Employees** — The most common claims include discrimination, harassment, wrongful termination, retaliation and hostile work environment
- ▶ **Members** — May disagree with decisions made by the board
- ▶ **Donors** — Could sue for improper use of their donated funds
- ▶ **Third Parties** — Other organizations can sue for many reasons; even if it is a frivolous lawsuit, the chapter would be responsible for paying for a lawyer from their own funds if they did not have insurance

WHICH COVERAGES ARE OFFERED?

- ▶ Preferred package (general liability and property)
- ▶ Event coverage up to 2,500 attendees, including host liquor coverage
 - Option available (in most states) to cover liquor exposures where the organization serves or permits alcohol in exchange for a charge or donation
- ▶ Hired/Non-owned auto
- ▶ Abuse and molestation

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