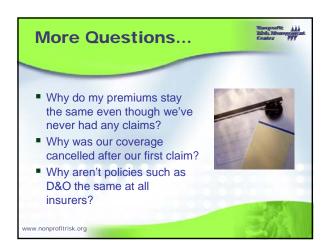






■ Common questions about obtaining coverage – 20 minutes ■ Overview of typical coverage purchased by nonprofits – 20 minutes ■ Your questions – 20 minutes

Do I have to use an agent or broker, or can I buy direct? Why or why not? What's the difference between an agent and a broker? Does it matter? What's the difference between a "domestic" insurer and an "excess and surplus lines carrier" – someone told me it is important to know



More Questions... Why can't someone give me an estimate for coverage before I fill out an application? I don't want to waste our time if we can't afford it. What should be the first coverage every nonprofit buys and why? Is there any need/rationale for D&O if we don't have any paid employees? I hear that D&O covers employment related claims.

What is the <u>biggest surprise</u> nonprofit buyers get when they file an insurance claim under a commercial policy? What is the *most common reason for denying coverage* for a nonprofit after a claim is filed? What's our first step if we are denied coverage after filing a claim? What is the **biggest mis**take nonprofit buyers make when filling out the application or negotiating with their broker or agent?

What coverage is needed to protect against claims alleging breach of privacy or identity theft? What coverage do we need if our volunteers drive their own vehicles, transporting supplies, people, etc.? What coverage do we need if we host fundraisers where alcohol is served?

How much insurance is appropriate? What limits should we purchase? How important is the choice of insurer? What typical policy exclusions should I worry about? www.nonprofitrisk.org

When are volunteers covered (for harm they cause and harm they suffer) and when might they not be covered? Are consultants/contractors ever covered under any of our policies? www.nonprofitrisk.org



Insurance Program Management - Engage trusted, competent insurance professional. - Read your policies. - Ask questions; demand answers. - Ask others.



