

# Nonprofit Organization Coverage

AmTrust North America understands the unique risks nonprofit organizations face. Our nonprofit specialty program provides targeted coverages to meet the needs of the nonprofit community. No other insurance carrier brings the dedication and experience we have to your nonprofit clients.

AmTrust North America delivers an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents. It pays to work with people who fully understand nonprofits.



## Coverage and Services

- Property and Liability
- Auto
- Umbrella
- Workers' Compensation
- D&O
- Unemployment Insurance
- Financial Consulting

## Product Specialty

- **Primary Liability Insurance** – Standard limits are \$1 million per occurrence for General Liability; \$1 million per occurrence for Sex Abuse; \$1 million per occurrence for Social Work; \$1 million per occurrence for Medical; \$3 million policy aggregate
- **Umbrella Policy** – Limits up to \$10 million above Primary Liability\*
- **Sexual Abuse Liability**
- **Social Work Foster Care & Counseling Liability**
- **Incidental and Vicarious Medical Liability**
- **Special Event Liability** – Standard limit is \$1 million with higher limits available
- **Directors & Officers Liability** – Standard limit is \$1 million with higher limits available

\* Defense outside the limit of liability

## Preferred Organizations

- **Arts & Culture** – Cultural and ethnic awareness groups, performing arts schools, art education, theatre, singing and choral groups
- **Group Housing** – Housing for the mentally and developmentally disabled, homeless shelters, transitional housing and family violence shelters
- **Youth Services** – Boys & girls clubs, girl scouts, youth development programs, youth centers and community service clubs
- **Human Services** – Family services, child day care, YWCAs, emergency services, senior centers and hospices
- **Education** – Preschools, charter schools and private elementary, secondary and post-secondary schools
- **Mental Health/Crisis Intervention** – Outpatient or residential counseling for disorders and addictions including treatment and rehabilitation
- **Food and Nutrition** – Food banks, food pantries, meals on wheels, congregate meals and nutrition programs
- **Recreation** – Parks, recreational camps, clubs and parks, Special Olympics and community recreation centers
- **Religious Organizations and Institutions**

## Ineligible Organizations

- **Nursing Homes** – skilled or intermediate
- **Social Organizations** – such as American Legions or VFW Halls
- **Medical Services** – including hospitals, laboratories or pharmacies
- **Adult Sexual Offenders or Fire Starters**
- **Abortion Clinics**

## Submission Requirements

- All pertinent ACORD and supplemental applications; we also accept other carrier's applications
- Audited year-end financial statement (or Form 990 if the organization does not have a year-end statement)
- Brochures, promotional material describing programs and services offered and copies of all relevant contracts
- Loss history for the last 5 years
- Schedule of drivers and vehicles, including VINs and seating capacity



AmTrust North America  
An AmTrust Financial Company

