

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
- Professional Liability
- Auto
- Umbrella
- Workers' Compensation (underwritten regionally)
- Management Liability

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 Services Professional 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
 - EPL, Cyber and Fiduciary are available

* Defense outside the limit of liability

Preferred Organizations

- **Human Services** – Family services, child day care, YWCAs, emergency services, senior centers and hospices
- **Mental Health/Crisis Intervention** – Outpatient or residential counseling for disorders and addictions including treatment and rehabilitation

- **Group Housing** – Housing for the mentally and developmentally disabled, homeless shelters, transitional housing and family violence shelters
- **Education** – Preschools, charter schools, private elementary, secondary and post-secondary schools
- **Religious Organizations and Institutions** – Churches, synagogues, temples and mosques
- **Food and Nutrition** – Food banks, food pantries, meals on wheels, congregate meals and nutrition programs
- **Arts & Culture** – Cultural and ethnic awareness groups, performing arts schools, art education, theatre, singing and choral groups
- **Youth Services** – Boys & girls clubs, girl scouts, youth development programs, youth centers and community service clubs
- **Recreation** – Parks, recreational camps, clubs and parks, Special Olympics and community recreation centers

Ineligible Organizations

- Nursing Homes
- Social Organizations
- Primary Medical Services
- Political Lobbying and Advocacy

Submission Requirements

- All pertinent ACORD and supplemental applications; we also accept other carrier's applications
- Year-end financial statement or Form 990
- Brochures, promotional material describing programs and services offered and copies of all relevant contracts
- Minimum 3-5 year loss runs
- Schedule of drivers and vehicles, including VINs and seating capacity
- Submit to Nonprofit: nonprofit@amtrustgroup.com



AmTrust North America
An AmTrust Financial Company

877.528.7878

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