

AmTrust Nonprofit Sales Kit



AmTrust North America
An AmTrust Financial Company

Contents

Assembled in this document are the Nonprofit product and service overview sell sheets for AmTrust North America. Please reference the table below. The number listed is the actual page number of this PDF.

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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



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877.528.7878

www.amtrustnorthamerica.com

AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.

Educational Institutions Coverage



AmTrust North America has designed insurance coverage specifically tailored to the needs of educational institutions, including charter schools, private and religiously affiliated schools, and higher educational institutions.

Our products are comprehensive in scope, competitively priced, and backed by expert service from a single insurance company for all your needs.

It pays to work with people who are committed to educational institutions.

Coverage and Services

- Property and Liability
- Auto
- Umbrella
- Workers' Compensation
- Management Liability and Privacy Coverage
- Critical response coverage

Product Basics

- 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/Professional
 - \$3 million policy aggregate
- Umbrella Policy – Limits up to \$10 million above Primary Liability, including Sexual Abuse
- Special Event Liability – Fundraising events, standard limit is \$1 million with higher limits available

- Automobile
 - Owned / non-owned / hired auto
 - Hired car Physical Damage
 - Full coverage on Auto Glass
 - Employees, Volunteers and Insureds coverage
- Crime and Fidelity – Employee Theft / Forgery or Alteration; Money and Securities
- Directors & Officers Liability – Standard limit is \$1 million with higher limits available
- Employment Practices Liability
- Property
 - Blanket limits
 - Agreed value
 - Special causes of loss
 - Sewer backup
 - Ordinance law coverage
 - Equipment breakdown including food spoilage
 - Loss of Income
 - ALS available
 - Loss of income due to workplace violence



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Educational Institutions Coverage

Special Coverages

\$50,000 limits each for:

- Business, Travel and Accident
- Donation Assurance
- Identity theft expenses
- And many more

Specialty Coverages for Educational Institutions

- Volunteers included
- Hired and Non-owned Automobile
- Sexual abuse coverage available under Umbrella limit
- Employee indemnification Defense coverage
- HIPPA
- Teacher's Liability coverage with expanded definition for the insured
- Third Party EPL coverage included under Management Liability policy
- Personal and Advertising injury – includes abuse of process or discrimination
- Workplace violence

- Aggregate limit per location
- Fiduciary Liability
- Cyber Liability/Data Breach
- Separate limits for GL and Management Liability

Risk Control Services for Educational Institutions

- Risk Management Resource Library
- Crisis planning for schools
- Pre-employment screening and background checks
- Prevention of sexual abuse, molestation and misconduct
- Slip, trip and fall hazard list
- Playgrounds
- Driver qualification, training and monitoring
- Parking and pedestrian safety
- Employment Practices Hot Line
- Cyber-related pre and post breach services
- Free legal consultation



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Religious Institutions Coverage



AmTrust North America understands the unique risks nonprofit organizations face. Our nonprofit specialty program provides targeted coverages to meet the diverse needs of the nonprofit community.

Coverage is tailored for the specific exposure characteristic of religious institutions. AmTrust 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
- Inland Marine
- Umbrella
- Management Liability and Privacy Coverage

Product Basics

- 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/Professional
 - \$3 million policy aggregate
 - Umbrella limits up to \$10 million*
 - Fundraising Events Coverage included
 - Management Liability:
 - EPLI, D&O, Cyber, Fiduciary available packaged or separately
 - Up to \$10 million limit available*
- * Defense outside limit of liability

Risk Control Services

- Fleet assessment
- Loss Control Engineering
- Extensive Online Resources and Information
- Driver Qualification Training and Monitoring
- Parking and Pedestrian Safety
- Employment Practices Hot Line

Enhanced Coverages for Religious Institutions

- Broad additional insureds
- HNO Auto under GL
- Equipment Breakdown
- Newly Acquired Property
- Ordinance Law \$1 million
- Emergency Vacating Expense
- Lease Cancellation Expense
- Business Income \$300,000
- Green Consultant Expense
- AEDs \$5,000
- Workplace Violence
- Fine Arts \$100,000 (includes stained glass)
- Damage to Premises Rented to You
- Limited Rental Lease Agreement
- Water Coverage \$30,000
- Earthquake SL \$30,000
- Property Off Premises \$500,000
- Employee Indemnification Defense
- Employee Benefits Coverage
- Employment Practices Liability
- Employee Theft
- Money & Securities
- Reward Reimbursement

Submission Requirements

- ACORD and supplemental applications; we also accept other carrier's applications
- Current Form 990 if available
- Materials describing programs and services
- Loss history for last 3-5 years
- Schedule of drivers and vehicles, including VINs and seating capacity



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Adult Day Services Providers Coverage



AmTrust North America understands the unique risks nonprofit organizations face. Our nonprofit specialty program provides targeted coverages to meet the diverse needs of the nonprofit community. Coverage is tailored for the specific exposure characteristic of adult day service providers.

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 the insurance needs of adult day service providers.

Coverage and Services

- Property and Liability
- Auto
- Umbrella
- Workers' Compensation
- Management Liability and Privacy Coverage

Product Basics

- 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/Professional
 - \$3 million policy aggregate
- Umbrella Policy – Limits up to \$10 million above Primary Liability
- Special Event Liability – Fundraising events, Standard limit is \$1 million with higher limits available

- Automobile
 - Owned / non-owned / hired auto
 - Hired car Physical Damage
 - Full coverage on Auto Glass
 - Employees, Volunteers and Insureds coverage
- Crime and Fidelity – Employee Theft / Forgery or Alteration; Money and Securities
- Directors & Officers Liability – Standard limit is \$1 million with higher limits available
- Employment Practices Liability
- Property
 - Blanket limits
 - Agreed value
 - Special causes of loss
 - Sewer backup
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 - Equipment breakdown including food spoilage
 - Loss of income
 - ALS available
 - Loss of income due to workplace violence



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Adult Day Services Providers Coverage

Special Coverages

\$50,000 limits each for:

- Business, Travel and Accident
- Donation Assurance
- Identity theft expenses
- And many more

Specialty Coverages for Adult Day Service Providers

- Volunteers included
- Hired and Non-owned Automobile
- Non-medical Transportation
- HIPPA
- Congregate Meals
- Meals on Wheels
- Nutrition Programs
- Fiduciary Liability
- Cyber Liability Meaningful Use

Workers' Compensation

- Employers Liability

Risk Control Services for Adult Day Service Providers

- Risk Management Resource Library
- Driver Qualification, Training and Monitoring
- Parking and Pedestrian Safety
- Employment Practices Hot Line
- Slip, Trip and Fall Hazard List
- Lifting Protocols
- Wheelchair transport and securement
- Cyber-related pre- and post-breach services

Submission Requirements

- 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
- Loss history for the last 3-5 years
- Schedule of drivers and vehicles, including VINs and seating capacity



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Nonprofit Management Liability Coverage



AmTrust's Nonprofit Advantage Management Liability Policy offers customized solutions to address a nonprofit organization's unique exposures. This product complements our nonprofit package and workers' comp to provide you with a one-stop solution.

Your nonprofit customers are subject to many legal obligations. The basis for most nonprofit management liability claims is from a nonprofit organization's own employees, volunteers or third parties who interact with the organization.

A nonprofit's directors and officers may also be personally liable for a wide range of wrongful acts or omissions. The cost of litigation can be financially crippling for a nonprofit organization and its management team. Protect them with AmTrust's Nonprofit Advantage product.

AmTrust Nonprofit Advantages

- **Competitive policy form** that includes Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability and Cyber Liability coverages.
- **Ease of use** in getting a quote. Our short-form application requires six questions to be answered in order to get a D&O / EPLI quote.
- **Employment-related risk management services** and free hotline for all EPL policyholders at no additional cost (www.AmTrustHRRiskManager.com).
- **Cyber-related pre and post breach services** to address the emerging cyber exposure that every nonprofit needs to address.
- **One-stop solution** for Property and Casualty, Workers' Compensation and Management Liability.

Highlights

- Up to \$10 million limits for D&O / EPL / Fiduciary
- Defense outside the limits
- Built in 3rd Party Liability
- Duty to Defend coverage
- Crisis management expense and regulatory fines and penalties are covered in Cyber

Preferred Classes

- Group Homes
- Schools
- Social Service Agencies
- Foundations
- Religious Organizations
- Job Shelters
- Mental Health Organizations
- And many more classes in the nonprofit sector



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Nonprofit EPL Loss Prevention – Who to Contact



Because your insurance company should do more for your nonprofit organizations than just write a check.

AmTrust has partnered with Littler Mendelson P.C. (Littler), the nation's largest employment law firm, to provide risk management services associated with Employment Practices Liability Insurance (EPLI). This valuable resource is provided to our nonprofit organization clients with EPLI coverage *at no additional cost*.

AmTrust HR Risk Manager

As employers, your nonprofit organization faces changing employment laws and ongoing employee issues. AmTrust North America recognizes these challenges and provides your AmTrust HR Risk Manager with best practice advice and counseling on many of the human resource and employment law issues that our insureds face. The AmTrust HR Risk Manager site hosts a wealth of information and resources including:

- HR Policy and Document Library
- Government Forms and State Legal Guides
- Littler Learning Point Videos
- Reference Manuals
- News and Developments
- Training and Events

To access the website, go to: www.AmTrustHRriskmanager.com and click where it says "Request an account" [located below the "Log In" button]. Enter the requested information, including your Management Liability policy number and click submit. You will then receive an email confirming your registration and giving you instructions for setting up your own password.

Free Hotline

AmTrust has arranged for you to get guidance from an experienced employment attorney at the nation's largest employment law firm. An attorney at Littler is available to assist you if you have a question or need assistance about a termination, discipline or harassment issue.

Call Littler toll-free at 877.238.9162

Communications with Littler Mendelson will be protected by the attorney-client privilege. Neither the details of the communication nor the advice given will be disclosed to AmTrust, your insurance agent, nor any other party.



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Nonprofit Cyber Liability – Who to Contact



Providing services to help nonprofit organizations prevent data breaches before they happen and a means to respond should one occur.

Pre-Breach Services by NetDiligence

NetDiligence is an acknowledged leader in data and privacy breach prevention and recovery. The NetDiligence eRiskHub® portal was created to provide education and assessments to help stop a breach before it occurs. Features of the portal include loss prevention tools and training, breach preparation resources including self-assessments and cost calculators, as well as industry information and alerts on new virus/security threats.

To access NetDiligence, nonprofit insureds can access the registration page at <https://eriskhub.com/amtrust> and fill out the registration form. The access code is 15252.

Post-Breach Services by Mullen Coughlin

Mullen Coughlin LLC provides nonprofit organizations with “one-stop-shop” cyber concierge services. As your Breach Coach, Mullen Coughlin will provide legal services as well as identify and direct an investigation into the incident – often involving the services of a forensic investigator and law enforcement, determine disclosure obligations the institution has to individuals, regulators and third-parties as well as timely compliance with such obligations, and coordinate other post-breach services including the hiring of a credit/ID monitoring firm and call center or public relations firm.

The Mullen Coughlin team understands the “need for speed” and provides crisis management services twenty-four hours a day, seven days a week. They have counseled thousands of organizations in breach response and will help walk you through the steps to help mitigate your risk.

To report an actual or
suspected data breach
call **844.844.0106**



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Nonprofit Package Coverage

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



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Nonprofit Package Coverage

Coverages	Available	
Non-Owned and Hired Auto	✓	On GL or Auto Policy
Non-Owned Watercraft	✓	Up to 51 feet
Network Security and Privacy Liability Coverage	✓	Management Liability Policy
Pollutant Clean-up	✓	\$25,000 Annual
Loss Control and Risk Management Service	✓	
Claims Handling – Experienced In-house Staff	✓	

NPPKG (Package Product code) states available

Nationwide except: AK & HI

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, 3-5 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

Nonprofit General Liability Coverage Enhancement

Coverage Applicable	Limit of Insurance
Extended Property Damage	Included
Limited Rental Lease Agreement Contractual Liability	\$100,000
Non-Owned Watercraft	Less than 58 feet
Damage to Property You Own, Rent or Occupy	\$50,000
Damage to Premises Rented to You	\$1 million
HIPAA	Clarification
Medical Payments	\$20,000
Medical Payments – Extended Reporting Period	3 years
Athletic Activities	Amended
Supplementary Payments – Bail Bonds	\$10,000
Supplementary Payment – Loss of Earnings	\$1,500 per day
Employee Indemnification Defense Coverage	\$25,000
Key and Lock Replacement – Janitorial Services Client Coverage	\$20,000
Additional Insured – Newly Acquired Time Period	Amended
Additional Insured – Medical Directors and Administrators	Included
Additional Insured – Managers and Supervisors (with Fellow Employee Coverage)	Included
Additional Insured – Broadened Named Insured	Included
Additional Insured – Funding Source	Included
Additional Insured – Home Care Providers	Included
Additional Insured – Managers, Landlords or Lessors of Premises	Included
Additional Insured – Lessor of Leased Equipment	Included
Additional Insured – Grantors of Permits	Included
Additional Insured – Vendor	Included
Additional Insured – Franchisor	Included
Additional Insured – As Required by Contract	Included
Additional Insured – Owners, Lessees or Contractors	Included
Additional Insured – State or Political Subdivisions	Included
Additional Insured – Trustees, Officials, Members of the Board of Governors, Rabbi, Clergymen or Deacons	Included
Duties in the Event of Occurrence, Claim or Suit	Included
Unintentional Failure to Disclose Hazards	Included
Transfer of Rights of Recovery Against Others To Us	Included
Liberalization	Included
Bodily Injury – includes Mental Anguish	Included
Personal and Advertising Injury – includes Abuse of Process, Discrimination	Included
Aggregate Limit Per Location	Included



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Nonprofit Property Coverage Enhancement

Coverage Applicable	Limit of Insurance
Foundations	Included
Business Personal Property	Within 2,000 feet
Preservation of Property	90 days
Fire Department Service Charge	\$50,000
Fire, Sprinkler or Burglar Alarm Upgrade	\$50,000
Theft Damage to Buildings	Included
Pollutant Clean Up and Removal	\$50,000
Emergency Vacating Expense	\$25,000
Automated External Defibrillators (AEDs)	\$5,000
Lease Cancellation Moving Expenses	\$50,000
Green Consultant Expense Coverage	\$5,000
Newly Acquired or Constructed Property	180 days
Newly Acquired or Constructed Property- Building	\$2 million
Newly Acquired Business Personal Property	\$1 million
Newly Acquired Locations – Business Income & Extra Expense	\$250,000
Personal Effects	\$50,000
Property of Others	Various
Valuable Papers and Records	\$100,000
Property Off-Premises, Including Stock	\$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	\$100,000
Outdoor Property	\$50,000
Garages/Storage Sheds	\$5,000
Retaining Walls	\$10,000
Accounts Receivable	\$100,000
Business Income and Extra Expense	\$300,000
Residential Room Reserve	\$100,000
Recharge or Refill of Fire Protection System	Included
Lock Replacement	\$20,000
Reward Reimbursement	\$75,000
Inventory and Appraisals of Loss	\$50,000
Ordinance or Law-Undamaged Portion of the Building	Building limit
Ordinance or Law-Demolition Cost	\$1 million
Ordinance or Law-Increased Cost of Construction	\$1 million
Spoilage	2,000 feet, \$50,000
Pair, Sets or Parts	Amended
Fine Arts	\$100,000



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Nonprofit Property Coverage Enhancement

Coverage Applicable	Limit of Insurance
EDP Equipment and Media	\$10,000
Damage to Property of Home Care Provider	\$50,000
Mobile Medical Equipment	\$15,000
Vacancy Clause Modification	90 days
Earthquake Sprinkler Leakage	\$30,000
Dampness/Extremes of Temperature Exclusion	Removed
Furs	\$10,000
Precious Metals	\$25,000
Water Coverage	\$30,000
Property in Transit (Includes Common Carrier)	\$250,000 (\$50,000)
Off Premises Power Failure	\$50,000
Extended Business Income	180 days
Utility Services (Business Income (and extra expense)) Coverage	Included