

# Targeted Not-For-Profit Risks



Source: National Taxonomy of Exempt Entities - Core Codes	Description	CPP	Workers' Comp
Animal Related	Preservation	Unacceptable	Unacceptable
	Zoo	Unacceptable	Unacceptable
	Therapeutics	Considered	Considered
	Sanctuaries	Unacceptable	Unacceptable
	Shelters	Unacceptable	Unacceptable
Arts, Culture, Humanities	Cultural Ethnic Awareness	Acceptable	Acceptable
	Musical, Theater Groups	Acceptable	Acceptable
	Museums (< \$50 Million Prop)	Acceptable	Acceptable
	Humanities Organizations	Acceptable	Acceptable
	Performing Arts	Acceptable	Considered
Education (no public schools)	Preschool through College	Considered	Considered
	Small Community Libraries	Acceptable	Acceptable
	Vocational/Technical	Acceptable	Acceptable
	Charter/Magnet (Nonprofit Only)	Acceptable	Acceptable
	After School Programs	Acceptable	Acceptable
Emergency Services		Unacceptable	Unacceptable
Environmental/Protection/Beautification	Water, Land Conservation	Considered	Considered
	Botanical, Horticultural	Acceptable	Acceptable
	Garden types of clubs	Acceptable	Acceptable
Employment/Job Related	Counseling, Training	Acceptable	Acceptable
	Job Assistance	Considered	Considered
Food/Nutrition	Food Banks	Acceptable	Acceptable
	Food Pantries	Acceptable	Acceptable
	Congregate Meals	Acceptable	Acceptable
	Meals on Wheels	Acceptable	Acceptable
	Nutrition Programs	Acceptable	Acceptable
Fund Raising	Multiple NTE Codes	Considered	Considered
Housing/Shelter	Search Assistance	Acceptable	Acceptable
	Homeless Shelters	Considered (No Male Only)	Considered (No Male Only)
	Transitional Housing	Considered	Considered
	Group Homes	Acceptable	Acceptable
Human Services	YWCA/YMCA	Acceptable	Acceptable
	Adoption	Unacceptable	Unacceptable
	Emergency Assistance	Unacceptable	Unacceptable

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Source: National Taxonomy of Exempt Entities - Core Codes	Description	CPP	Workers' Comp
	Foster Care	Unacceptable	Unacceptable
	Family Services	Acceptable	Acceptable
	Day Care	Considered	Considered
	Thrift Shops	Acceptable	Acceptable
	Hospice	Considered	Considered
	Senior Centers	Acceptable	Acceptable
	CASA's	Considered	Considered
	Sheltered Workshops	Considered	Considered
	Home Health Care (Nonprofit Only)	Acceptable	Acceptable
	Goodwill	Acceptable	Acceptable
Mental Health/Crisis Intervention - Outpatient or Residential	Counseling, Disorders	Considered	Considered
	Treatment, Rehabilitation	Considered	Considered
	Addictions	Considered	Considered
Mutual Membership Benefit Org	Business Alliances/Coalitions	Acceptable	Acceptable
	Advocacy Groups (no PACS and not politically related)	Acceptable	Acceptable
	Chambers of Commerce	Acceptable	Acceptable
	Trade Associations	Acceptable	Acceptable
Performing Arts		Acceptable	Acceptable
Philanthropy, Voluntarism	Community Foundations	Acceptable	Acceptable
	Private Foundations	Acceptable	Acceptable
	Grant Foundations	Acceptable	Acceptable
	Research Societies	Acceptable	Acceptable
Recreation	Parks	Acceptable	Acceptable
	Special Olympics	Acceptable	Acceptable
	Community Rec Centers	Acceptable	Acceptable
	Recreational Clubs	Acceptable	Acceptable
Religion Related	Small Churches, Synagogues, etc	Considered (No Foreign Mission Exposure)	Acceptable (No Foreign Mission Exposure)
Science Tech Research	Professional Societies	Acceptable	Acceptable
	Institutes	Acceptable	Acceptable
Social Science Research	Studies i.e. population	Acceptable	Acceptable
	Women's studies	Acceptable	Acceptable
	Ethnic studies	Acceptable	Acceptable
	Urban studies	Acceptable	Acceptable
Youth Development	Boys & Girls Clubs	Acceptable	Acceptable
	Youth Centers	Acceptable	Acceptable
	Girl Scouts	Acceptable	Acceptable

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## Undesirable Risks

We do not write any coverage for the following entities\*\*\*:

- Abortion Clinics
- Adoption
- Alternative Incarceration or Early Release Programs and Lock Down Facilities
- Civil Defense and Disaster Relief Organizations
- Condominium Associations
- Construction as Primary Operation (such as Habitat for Humanity and student builder programs)
- Emergency Medical Technicians
- Employed or Volunteer Physicians including Psychiatrists (Primary Med Malpractice)
- Foster Care
- Golf Courses/ Country Clubs/ Fishing Lodges
- Group Insurance
- Hazardous Waste and Toxic Substance Handling Facilities
- Habitational Risks (Apartment Complexes) that do not offer any additional services to residents including HUD housing.
- HIV/ AIDS Needle Exchange Programs
- \*Home Health Care/ Visiting Nurses (\*acceptable so long as a 501(c)(3) with good Auto controls and no doctors on staff)
- Little League or Athletic Programs
- Loan/ Financial Institutions (Including some Foundations)
- Medical Services as Primary Operation such as Hospitals; Medical Clinics or Laboratories; Nursing Homes – Skilled or Intermediate
- Political/ Lobbying Organizations
- Pregnancy Centers
- Public Entities/ Municipalities/ Government Offices
- Sex Offenders
- Social Organizations such as American Legions, VFW Halls, Lions Clubs
- Transportation-driven Organizations (including public bus or ambulance service)
- Hazardous Activities
  - Tackle Football
  - Trampolines including half tramp equipment
  - Firework displays

\*\*\*Some of the ineligible exposures listed may be eligible in other programs available through AmTrust. See your Sales Manager for additional details.

## Submission Requirements

Accord applications, supplements, Minimum 3 Years Currently Valued Loss Runs, COPE info for buildings, cost new for auto schedule, target premium, need-by date, send submissions to: [nonprofit@amtrustgroup.com](mailto: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.

Workers Compensation submissions can be entered online at: [www.amtrustfinancial.com](http://www.amtrustfinancial.com)