

# 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	✓	



AmTrust North America  
An AmTrust Financial Company

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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, VA, WA

## 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, 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](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