

# Targeted Not-for-Profit Risks

Source: National Taxonomy of Exempt Entities - Core Codes	Description	CPP	Workers Compensation
Arts, Culture, Humanities	Cultural Ethnic Awareness	x	Acceptable
	Musical, Theater Groups	x	Considered (no dance)
	Museums (< \$50 Million Prop)	x	Acceptable
	Humanities Organizations	x	Acceptable
	Performing Arts	x	Considered
Education (no public schools)	Preschool through College	x	Acceptable
	Small Community Libraries	x	Acceptable
	Vocational/Technical	x	Acceptable
	Charter/Magnet	x	Acceptable
Environmental/Protection/Beautification	Water, Land Conservation	x	Acceptable
	Botanical, Horticultural	x	Acceptable
	Garden types of clubs	x	Acceptable
Animal Related	Preservation, Protection	x	Acceptable
	Zoo, Zoological Societies	x	Considered
	Therapeutic	x	Considered
	Sanctuaries	x	Considered
	Shelters	x	Considered
Mental Health/Crisis Intervention - Outpatient or Residential	Counseling, Disorders	x	Considered
	Treatment, Rehabilitation	x	Considered
	Addictions	x	Considered
Employment/Job Related	Counseling, Training	x	Considered
	Job Assistance	x	Considered
Food/Nutrition	Food Banks	x	Acceptable
	Food Pantries	x	Acceptable
	Congregate Meals	x	Acceptable
	Meals on Wheels	x	Considered
	Nutrition Programs	x	Acceptable

Source: National Taxonomy of Exempt Entities - Core Codes	Description	CPP	Workers Compensation
Housing/Shelter	Search Assistance	x	Acceptable
	Homeless Shelters	x	Considered (no male only)
	Transitional Housing	x	Considered
	Group Homes	x	Considered
Recreation	Parks	x	Acceptable
	Special Olympics	x	Acceptable
	Community Rec Centers	x	Acceptable
	Recreational Clubs	x	Acceptable
Youth Development	Boys & Girls Clubs	x	Acceptable
	Youth Centers	x	Acceptable
	Girl Scouts	x	Acceptable
Human Services	YWCA/YMCA	x	Acceptable
	Adoption (domestic only)	x	Acceptable
	Emergency Assistance	x	Acceptable
	Foster Care	x	Not Acceptable
	Family Services	x	Acceptable
	Day Care	x	Acceptable
	Thrift Shops	x	Acceptable
	Hospice	x	Considered
	Senior Centers	x	Acceptable
	CASA's	x	Not Acceptable
Sheltered Workshops	x	Considered	
Philanthropy, Voluntarism	Community Foundations	x	Acceptable
	Private Foundations	x	Acceptable
	Grant Foundations	x	Acceptable
	Research Societies	x	Acceptable
Science Tech Research	Professional Societies	x	Acceptable
	Institutes	x	Acceptable
Social Science Research	Studies i.e. population	x	Acceptable
	Women's studies	x	Acceptable
	Ethnic studies	x	Acceptable
	Urban studies	x	Acceptable
Religion Related	Small Churches, Synagogues, etc	x	Acceptable (no foreign mission exposure)

Source: National Taxonomy of Exempt Entities - Core Codes	Description	CPP	Workers Compensation
Mutual Membership Benefit Org	Business Alliances/Coalitions	x	Acceptable
	Advocacy Groups (no PACS and not politically related)	x	Acceptable
	Chambers of Commerce	x	Acceptable
	Trade Associations	x	Acceptable
Fund Raising	Multiple NTE Codes	x	Acceptable

## Undesirable Risks

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

- Abortion Clinics
- 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)
- 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
- 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, 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.

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