

Insurance Products & Target Markets

Charity First provides domestic and international coverage and risk management services to meet the unique needs of the nonprofit / religious sectors.

Our products are offered on a nationwide basis by insurance

industry leaders rated "A" or better by A.M. Best Company.

If your risk does not fall into one of the categories below, please contact our office to determine whether or not we have a market available for coverage.



Nonprofit Organizations & Social Services Agencies

Package Property & Casualty Coverages Available

General Liability | Property | Automobile | Crime
Inland Marine | Workers' Compensation | Umbrella
Professional Liability | Sexual Abuse / Molestation

BOP available for some classes.

Standalone

International | D&O/EPLI
Workers' Compensation | Accident & Health

Target Markets

Art Galleries	Monasteries / Convents
Boys & Girls Clubs	Museums
Chambers of Commerce	Performing Arts Groups
Clubs—Social, Civic, Service, Fraternal	Preschool-12
Community Centers	SPCAs (Animal Shelter / Humane Society)
Counseling Centers	Sheltered Workshops
Developmentally Disabled Organizations	Social Service Agencies
Emergency Shelters	Symphony / Orchestra Organizations
Food Banks / Distribution Programs	Theater Groups
Foundations	Thrift Store Operations
Group Homes	Vocational / Adult Schools
Job Training Programs	YMCAs

Religious Institutions

We offer a robust package policy tailored for religious organizations. The Charity First Religious Institutions program entertains Christian churches of denominational and non-denominational affiliation, Jewish synagogues, and Buddhist temples.

Coverage Highlights

General Liability

While acting within the scope of their duties, provides coverage for:

- Rostered Clergy
- Council and Committee Members
- Members of the Congregation
- Volunteers

General Liability & Pastoral Professional Limits

- \$1,000,000 each occurrence / claim
- \$3,000,000 annual aggregate

Sexual Abuse / Molestation

- \$1,000,000 each occurrence / claim
- \$2,000,000 annual aggregate

Property

- Real and Personal Property Blanket Limit
- Replacement Cost Valuation
- Glass and Stained Glass included in definition of building
- Built-in Organs included in definition of building
- Agreed Value
- Fine Arts and Musical Instruments
- Loss of Income
- Extra Expense
- Personal Effects of Clergy

Automobile | Umbrella

Workers' Compensation | Directors & Officers