



Package *Nonprofit Appetite*



Eligible Risks	Ineligible Risks
Arts & Cultural	Education
Community Arts Centers Museums Performing Arts Centers & Organizations Theatres- Live	College/High School Fraternities and Sororities
Business Development	Individual, Children & Family Services & Counseling
Chambers of Commerce Downtown Business Leagues Business Networking Groups	Adoption Agencies including placement
Clubs	Community Services & Neighborhood Associations
Community Service Clubs (Kiwanis/Lions) Junior League Men's /Woman's Service Clubs Social Clubs Veterans & Military Organizations	Government Agencies Correctional or Penal Facilities Employment Agencies as primary operation of the risk Suicide Prevention "Hotline" Agency Detective or Investigation Services
Education	Construction Related Nonprofits
Daycare, Head Start & Kindergarten Charter Schools Elementary Schools – Private Schools – Adult Vocational Schools Learning Centers & Organizations	Habitats for Humanity Improvement Districts involved in building and/or site development Renovation or rehabilitation for low income housing
Individual, Children & Family Services	Health Related
Counseling Programs Family Counseling Senior Centers Social Service Organizations Retreat Houses	AIDS Hospice, or Residential, or Medical Facilities Ambulance Service, first aid or rescue squads Assisted Living Facilities or Nursing Homes Biotech Labs or research facilities Blood banks Convalescent Care Facilities or Hospitals Group Homes/Residential for Non-Ambulatory Clients Psychiatric Medical Care Facilities Medical Offices/Med treatment for Drug or Alcohol or recovery support Medical Clinics w/overnight patient care or engaged in medical research Nursing Homes or Assisted Living Facilities Hospitals or Hospice Facilities
Community Services & Neighborhood Assn.	Recreation & Sports
Career & Vocational Counseling Community Centers Senior Centers	Hunting Preserves Contact Sports Watercraft or water exposure
Health Related	Youth Development
Counseling & Treatment Centers (Post Detox) Drug Abuse & Addiction Information MRDD Rehabilitation Services	Boy or Girl Scout Councils
Youth Development	Entertainment
Boys & Girls Clubs Youth Centers	Fireworks Exhibitions – Sponsor's risk for special events
Animal Related	
Humane Societies Animal Shelters / SPCA's	
Food Distribution & Thrift Stores	
Foundations & Grant Making	

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Workers' Compensation

Nonprofit Appetite



Eligible Risks	Ineligible Risks
Arts & Cultural	General
<ul style="list-style-type: none"> Art Galleries Community Arts Centers Museums Performing Arts Centers & Organizations 	<ul style="list-style-type: none"> Deductibles other than state-mandated small deductible Foreign workers compensation Repatriation and endemic disease USL&H Maritime/Jones Act or other federal coverages Migrant and Seasonal Agricultural Worker Protection Act Defense base acts Federal Coal Mine Health Safety Act Employee leasing/labor pools Temporary placement agencies Aircraft, watercraft, or trucking exposures Voluntary workers compensation Professional or company athletic teams Accounts with occupational disease exposure
Business Development	
<ul style="list-style-type: none"> Chambers of Commerce Downtown Business Leagues Business Networking Groups 	
Clubs	
<ul style="list-style-type: none"> Fraternal Orders Community Service Clubs (Kiwans/Lions) Junior League Men's /Woman's Service Clubs Social Clubs Veterans & Military Organizations 	
Education	
<ul style="list-style-type: none"> Daycare, Head Start & Kindergarten Charter Schools Elementary Schools – Private Schools – Adult Vocational Schools 	
Individual, Children & Family Services	
<ul style="list-style-type: none"> Adoption Agencies Foster Home Placement Child & Family Services Counseling Programs Family Counseling Senior Centers Social Service Organizations 	
Community Services	
<ul style="list-style-type: none"> Retreat Houses Organizations for Developmentally Disabled Associations for Retarded Citizens (ARCs) Career & Vocational Counseling Community Centers Senior Centers 	
Health Related	
<ul style="list-style-type: none"> Counseling & Treatment Centers (Post Detox) Drug Abuse & Addiction Information MRDD Rehabilitation Services Clinics 	
	Operations / Activities
	<ul style="list-style-type: none"> Clubs Shooting; Riding; Swimming; Tennis, Racquetball Meals-on-Wheels Nursing Homes Research Laboratories Rescue Missions Senior Housing – Non-Ambulatory or Nursing Homes Sheltered Workshops YMCA/YWCA Senior Living – Assisted Living Facilities or Board Care Homes Alcohol or Drug Recovery Homes with Medical Detox Theaters, Music Ensembles, Dance, Opera, Musical or Ballet New Ventures or Risks without prior WC coverage Assisted Living
	Construction Related Nonprofits
	<ul style="list-style-type: none"> Habitats for Humanity Improvement Districts involved in building and/or site development Renovation or rehabilitation for low income housing

This document is for informational purposes only. All statements herein are subject to the provisions, limits, exclusions and conditions of the applicable policy.