



Workers Compensation

Nonprofit Appetite



Eligible Risks	
Arts & Cultural Art Galleries Community Arts Centers Museums Performing Arts Centers & Organizations	Individual, Children & Family Services Adoption Agencies Foster Home Placement Child & Family Services Counseling Programs Family Counseling Senior Centers Social Service Organizations
Business Development Chambers of Commerce Downtown Business Leagues Business Networking Groups	Community Services Retreat Houses Organizations for Developmentally Disabled Associations for Retarded Citizens (ARCs) Career & Vocational Counseling Community Centers Senior Centers
Clubs Fraternal Orders Community Service Clubs (Kiwanis/Lions) Junior League Men's /Woman's Service Clubs Social Clubs Veterans & Military Organizations	Health Related Counseling & Treatment Centers (Post Detox) Drug Abuse & Addiction Information MRDD Rehabilitation Services Clinics
Education Daycare, Head Start & Kindergarten Charter Schools Elementary Schools – Private Schools – Adult Vocational Schools	

Ineligible Risks	
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 Renovation or rehabilitation for low income housing	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 Habitats for Humanity Improvement Districts involved in building and/or site development