



2022
EXCLUSIVE SOLUTIONS
FOR NONPROFIT RISKS



WHO WE ARE

- Charity First has been a Program Underwriting Manager specializing in insurance underwriting for nonprofits and social organizations for over 35 years.
- Nonprofit organizations are committed to making the world we live in a better place – yet the growing risks associated with nonprofits have been on the rise. The experts at Charity First are devoted to developing insurance programs that help reduce exposures while accommodating limited financial resources.
- Our partnership with Nova Casualty Insurance Company (A XV) allows us the flexibility to create one of the best insurance programs available.

WHAT WE OFFER:

Nonprofit Package Including:

- PROPERTY
- GENERAL LIABILITY
 - \$1M Occurrence / \$3M Aggregate
 - Sexual Abuse \$1M / \$2M (up to \$5M under Umbrella)
 - Social Service Professional (up to \$10M under Umbrella)
 - Crime
 - Inland Marine
 - Equipment Breakdown
- AUTOMOBILE
- UMBRELLA - UP TO \$10M
- WORKERS COMPENSATION
 - Available on a stand-alone basis

AVAILABLE IN ALL STATES





PRODUCT ENHANCEMENTS

Property XP Enhancement

- Business Income & Extra Expense - \$300,000
- Sewer & Drain Backup - \$100,000
- Employee Theft - \$50,000
- Ordinance - \$1M
- Law Transit - \$100,000

**NEW IN
2022**



General Liability Extra Enhancement

- Automatic Additional Insureds
- Most special events automatically include up to 2,500 attendees
- \$1M limit for Fire Damage Legal (damage to premises rented to you)

Teacher's Professional Liability Capacity

- Umbrella Limits \$10M
- Sexual Abuse up to \$5M in Umbrella
- Social Service Professional up to \$10M Umbrella

WHAT WE WRITE:

NONPROFIT PACKAGE APPETITE



Arts & Cultural

Community Arts Centers & Museums
Performing Arts Centers & Organizations
Theatres – Live

Business Development

Chambers of Commerce
Downtown Business Leagues
Business Networking Groups

Clubs

Community Service Clubs
Junior League Men's / Women's Service Clubs
Social Clubs

Education

Daycare, Head Start & Kindergarten
Charter Schools
Elementary Schools – Private
Vocational Schools
Learning Centers & Organizations

Community Services & Neighborhood Association

Associations for Retarded Citizens (ARCs)
Career & Vocational Counseling
Community Centers
Senior Centers

Individual, Children & Family Services

Child & Family Services
Counseling Programs
Family Counseling
Senior Centers
Social Service Organizations
Retreat Houses
Health Care Facilities

Health Related

Counseling & Treatment Centers (Post Detox)
Drug Abuse & Addiction Information
MRDD Rehabilitation Services

Recreation & Sports

Dance Studios
YMCAs
Yoga Centers
Youth Development
Boys & Girls Clubs
Youth Centers

Animal Related

Humane Societies
Animal Shelters/SPCAs

Food Distribution & Thrift Stores

Foundations & Grant Making

WHAT WE DON'T WRITE:

NONPROFIT PACKAGE APPETITE



Education

College/High School Fraternities
& Sororities

Individual, Children & Family Services & Counseling

Adoption Agencies Including
Placement

Community Services & Neighborhood Associations

Government Agencies
Correctional or Penal Facilities
Employment Agencies as
Primary Operation of the Risk
Suicide Prevention "Hotline"
Agency
Detective or Investigation
Services

Construction Related Nonprofits

Habitats for Humanity
Improvement Districts Involved
in Building and/or Site
Development
Renovation or Rehabilitation of
Residential Properties

Recreation & Sports

Hunting Preserves
Contact Sports
Watercraft/Water Exposure

Youth Development

Boy or Girl Scout Councils

Entertainment

Fireworks Exhibitions – Sponsor's
Risk for Special Events

Health Related

Adult Daycare
AIDS Hospice 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
Home Health Care
Psychiatric Medical Care Facilities
Medical Offices/Med Treatment
for Drug or Alcohol or
Recovery Support
Medical Clinics with Overnight
Patient Care or Engaged in
Medical Research
Nursing Homes or Assisted
Living Facilities

WHAT WE WRITE:

WORKERS COMPENSATION APPETITE



Arts & Cultural

Art Galleries
Community Arts Centers
Museums
Performing Arts Centers
& Organizations

Business Development

Chambers of Commerce
Downtown Business Leagues
Business Networking Groups

Clubs

Fraternal Orders
Community Service Clubs
(Kiwanis/Lions)
Junior League Men's/Women's
Service Clubs Social Clubs
Veterans & Military Organizations

Education

Daycare, Head Start
& Kindergarten
Charter Schools
Elementary Schools
Private Schools – Adult
Vocational Schools

Individual, Children & Family Services

Adoption Agencies
Foster Home Placement
Child & Family Services
Counseling Programs
Family Counseling
Senior Centers
Social Service Organizations

Community Services & Neighborhood Associations

Organizations for
Developmentally Disabled
Associations for Retarded
Citizens (ARCs)
Career & Vocational Counseling
Community Centers
Senior Centers

Health Related

Counseling & Treatment Centers
(Post Detox)
Drug Abuse & Addiction
Information
MRDD Rehabilitation Services
Clinics

WHAT WE DON'T WRITE:

WORKERS COMPENSATION APPETITE



General

Accounts with Occupational Disease
Exposure
Aircraft, Watercraft, or Trucking Exposures
Deductibles Other than State-Mandated Small Deductible Programs
Defense Base Acts
Employee Leasing/Labor Pools
Federal Coal Mine Health Safety Act
Foreign Workers Compensation
Migrant and Season Agricultural Worker Protection Act
Professional or Company Athletic Teams
Repatriation and Endemic Disease
Start-up Operations – Other Than Office, Clerical, Prof Exposures
Temporary Placement Agencies
USL&H Maritime/Jones Act or Other Federal Coverages
Voluntary Workers Compensation

Operations/Activities

Alcohol or Drug Recovery Homes with Medical Detox
Assisted Living
Clubs – Shooting; Riding; Swimming; Tennis; Racquetball; Handball
Meals-on-Wheels
New Ventures or Risks Without Prior WC Coverage
Nursing Homes
Rescue Missions
Research Laboratories
Senior House – Non-Ambulatory or Nursing Homes
Senior Living – Assisted Living Facilities or Board Care Homes
Sheltered Workshops
Theaters, Music Ensembles, Dance, Opera, Musical or Ballet
YMCA/WCA

Construction Related Nonprofits

Habitats for Humanity
Improvement Districts Involved in Building Development
Renovation or Rehabilitation of Residential Property for Low-Income Housing

SUBMISSION REQUIREMENTS

- Completed ACORD Applications
- Completed Charity First Supplemental
- We can start a quote with any supplemental!
- 5 Years Valued Loss Runs
- Insureds Website Address
- Please send submissions to:
Cfsubmissions@Charityfirst.com

APPOINTMENT REQUIREMENTS

- Agency's Insurance License(s)
- E&O Dec Page or Certificate
- Current W9 (signed and dated within the last 6 months)
- ACH Agreement
- Broker Agreement (completed online via Coverage First)

Once you have applied via Coverage First, you will receive an email from their system with your producer code.

PROPERTY ENHANCEMENT COMPARISONS

XP ENHANCEMENT LIMITS

ENHANCEMENT LIMITS

Accounts Receivable	\$300,000	\$100,000 (Shared)
Appurtenant Buildings And Structures	\$25,000	Not Provided
Automated External Defibrillators	\$10,000	\$5,000
Boundary Extension	2,000 ft	1,000 ft
Broadened Named Insured	Included	Included
Business Income (And Extra Expense)	300,000	\$100,000 (Shared)
Building Definition expanded to include Fences, Retaining Walls, Walks Patios, Foundations, Radio & TV antennas, underground pipes, flues or drains.	Included	Included
Claim Data Expenses	\$50,000	\$10,000
Computer Fraud	\$25,000/\$50,000	\$10,000/\$30,000
Crisis Management Expenses	\$25,000/\$50,000	\$12,500/\$25,000
Debris Removal	\$250,000	Not Provided
Donation Assurance	\$25,000	Not Provided
Emergency Real Estate Consulting Fee	\$50,000	\$25,000
Emergency Vacating Expenses	\$25,000	Not Provided
Electronic Data Processing Equipment And Electronic Data	\$100,000/\$100,000	\$50,000
Employee Dishonesty	\$50,000	\$100,000
Fine Arts	\$100,000	\$25,000
Fire Department Service Charge	\$50,000	\$25,000
Fire Extinguisher Systems Recharge Expenses	\$25,000	\$25,000
Forgery or Alteration	\$25,000	\$50,000

PROPERTY ENHANCEMENT COMPARISONS

XP ENHANCEMENT LIMITS

ENHANCEMENT LIMITS

Identity Theft Expenses	\$50,000	\$25,000
Key Individual Replacement Expenses	\$50,000	Not Provided
Kidnap Expenses	\$50,000	Not Provided
Lease Cancellation Moving Expense	\$50,000	\$10,000
Lessor's Leasehold Interest	\$25,000	Not Provided
Miscellaneous School Property Mobile	\$25,000	Not Provided
Medical Equipment	\$15,000	Not Provided
Money and Securities	\$50,000	\$25,000
Newly Acquired or Constructed Property:		
Building	\$1,000,000	\$1,000,000
Your Business Personal Property	\$500,000	\$500,000
Ordinance Or Law:		
Undamaged Portion Of The Building (Coverage A)	Building Limit	Building Limit
Demolition Cost & Increased Cost Of Construction (Coverages B & C)	\$1,000,000	\$500,000
Increased Period Of Restoration	\$50,000	Not Provided
Outdoor Property - Lawns, Trees, Shrubs	\$25,000	Not Provided
Outdoor Signs	\$50,000	\$10,000
Personal Effects And Property Of Others	\$250,000	\$10,000/\$50,000
Pollutant Clean-Up And Removal	\$150,000	Not Provided
Property In Transit	\$100,000	\$25,000
Property Off Premises	\$500,000	\$100,000

PROPERTY ENHANCEMENT COMPARISONS

XP ENHANCEMENT LIMITS

ENHANCEMENT LIMITS

Reimbursement of Master Key Costs	\$5,000/\$15,000	Not Provided
Restoration of Your Image And Counseling	\$50,000	Not Provided
Reward Payment	\$25,000	\$25,000
Safe Burglary	\$50,000	\$25,000
Sewers And Drains – Discharge Of Water	\$100,000	\$30,000
Spoilage – Direct Damage	\$50,000	\$10,000
Temporary Meeting Space Expenses	\$25,000	\$10,000
Tenant Glass	Included	Included
Tenant Move Back Expenses	\$25,000	\$25,000
Terrorism Travel Expenses	\$50,000	Not Provided
Travel Delay Reimbursement	\$1,500	Not Provided
Unintentional Errors In Description	Included	Included
Utility Services – Direct Damage	\$100,000	Not Provided
Utility Services – Time Element	\$100,000	Not Provided
Valuable Papers And Records	\$250,000	\$100,000 (Shared)
Voluntary Parting	\$100,000	Not Provided
Worldwide Property Off Premises	\$100,000	Not Provided
Workplace Violence Counseling	\$50,000	Not Provided
Broadened Business Income		
Business Income (And Extra Expense):	\$150,000	Not Provided
Dependent Properties Extended Business Income	Included 180 days	Not Provided
Ingress Or Egress	Included	Not Provided

GENERAL LIABILITY ENHANCEMENTS

Additional Insured - Funding Sources	Included
Additional Insured - Grantor of Permit	Included
Additional Insured - Lessor of Leased Equipment	Included
Additional Insured - Manager or Lessor of Premises	Included
Additional Insured - By Written Contract, Written Agreement or Permit	Included
Additional Insureds - Protection of your Limits	Included
Blanket Waiver of Subrogation	Included
Bodily Injury - Mental Injury, Mental Anguish, Humiliation or Shock, etc.	Included
Broadened Named Insured - Any organization over which the insured maintains ownership or majority interest	Included
Broadened Personal and Advertising Injury	Contractual Liability Included Abuse of process or discrimination included
Damage to Premises Rented to You	\$1,000,000
Expected or Intended Injury or Damage - Use or reasonable force to protect persons or property	Broadened to include property damage
Incidental Medical Malpractice	Included
Injury to Co-Employees and Co-Volunteer Workers	Included
Knowledge of Occurrence, Claim or Suit	Included
Liberalization Clause	Included
Limited Property Damage to Property of Others	\$15,000 Named Perils
Medical Expense / Payments	Up to \$20,000 available
Newly Formed or Acquired Organizations	Included
Non-Owned Aircraft	Included
Primary and Non-Contributory Additional Insured Extension	Included if agreed to in a written contract
Special Events	Automatically included if less than 2,500 attendees
Supplementary Payments - Bail Bonds	\$2,500
Supplementary Payments - Loss of Earnings	\$500 per day
Unintentional Failure to Disclose Hazards	Included
Who is an Insured - Fellow Employee Extension - Management Employees	Included



ABOUT CHARITY FIRST

At Charity First, our core focus is on serving the risk management needs of nonprofit organizations. We offer comprehensive insurance products and services that are designed around what matters most to nonprofits, playing an integral role as part of a long-term sustainability plan. To learn more about Charity First, call us at 800.352.2761 or email marketing@charityfirst.com.

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