

## Nonprofit Program Highlights

Email Submissions to: [cfsubmissions@charityfirst.com](mailto:cfsubmissions@charityfirst.com)

### How Is Our Product Superior to Our Competitors'?

We offer enhancement endorsements for all coverage lines with over 80+ automatic coverage improvements. Some of the top coverages that differentiate us from our competitors are:

- \$300,000 - Business Income & Extra Expense
- \$100,000 - Sewer & Drain Backup
- \$50,000- Employee Dishonesty
- \$100,000 - Transit
- Ordinance or Law - Coverage A - Building Limit; Coverage B&C - \$1M
- \$1M - Damage to Property Rented to You ( Fire Damage Legal)
- Automatic Additional Insured Status on the GL
- Most Special Events are automatically included in GL premium
- Monoline Workers Compensation available

### What Do We Offer?

- Nonprofit package including:
  - Property
  - General Liability
    - \$1M Occ / \$3M Agg
    - Sexual Abuse \$1M / \$2M up to \$5M under the Umbrella
    - Social Service Professional up to \$10M under Umbrella
  - Crime
  - Inland Marine
  - Equipment Breakdown
- Automobile
- Umbrella - up to \$10M
- Workers Compensation



### What Differentiates Us

#### We offer:

- Superior Product & Service
- In-House Underwriting
- Competitive Pricing
- Monoline Workers Comp

### What Do We Like?

While we look at a broad cross section of nonprofits from social service organizations to small foundations, we shine on the following types of nonprofits:

- |   |   |
|---|---|
| • Animal Shelters / Human Societies   | • Convention & Visitors Bureaus         |
| • Clubs - including those that serve liquor   | • Food Banks                            |
| • Community Centers<br>(for Seniors or specific ethnic groups)                            | • Foundations                           |
| • Daycare / Head Start programs,<br>schools and after school programs                     | • Museums                               |
| • Group Homes for children, recovering<br>addicts, and the developmentally disabled       | • Nonprofit Spas / Retreats             |
| • Senior Apartments and Senior<br>Independent Living Facilities<br>(no services provided) | • Ronald McDonald Houses                |
|   | • Theatres / Symphonies /<br>Orchestras |
|   | • Thrift Stores                         |
|   | • YMCAs / Boys & Girls Clubs            |