



NIA Policyholder:  
**North Bay Children's Center**

# Nonprofit Insurance Solutions

AspireMN has partnered with Nonprofits Insurance Alliance® (NIA) to create a new benefit for AspireMN members.

In this difficult insurance environment, where many nonprofits are struggling to get the coverages they need, AspireMN members now have an excellent new option in insurance providers.



## Coverages

- Commercial General Liability Coverage
  - ▶ Communicable Disease Liability
  - ▶ Liquor Liability
  - ▶ Employee Benefits Liability
  - ▶ Damage to Property of Others
- Board & Executive Liability (includes coverage options for Directors & Officers, Fiduciary Liability, and Employment Practices Liability)
- Improper Sexual Conduct and Physical Abuse Liability
- Social Service Professional Liability
- Commercial Auto Coverage
- Non-owned Auto Physical Damage Reimbursement (Employee Vehicles)
- Non-owned/Hired Auto Liability
- Property Coverage
  - ▶ Inland Marine
  - ▶ Employee Dishonesty
- Workplace Violence/Crisis Incident/Outside Aggressor
- Participant/Volunteer Accident Coverage written with QBE

## What the Partnership Between AspireMN and NIA Means for AspireMN Members

**NIA is committed to helping keep AspireMN members protected and safe while providing a stable and reliable source of insurance coverage.**

Here are a few reasons why AspireMN chose to partner with NIA to help its members:

- **NIA knows nonprofits:** NIA is the nation’s leading property and casualty (P&C) insurer exclusively serving the 501(c)(3) nonprofit sector.
- **History:** NIA has 35+ years of providing coverages for a wide variety of nonprofits that provide services and support for children, youth, and families.
- **501(c)(3)s like you:** All NIA insurers are 501(c)(3) nonprofits, offering specialized coverages to address the risks that AspireMN members face.
- **Fair pricing:** NIA offers fair and equitable pricing that helps AspireMN members budget for insurance year to year.
- **BOARDnetWORK:** Web-based communication tool for your board – available to all AspireMN members.
- **Specialized, innovative coverages:** NIA understands the unique needs of 501(c)(3) nonprofits. For example, NIA pioneered Improper Sexual Conduct and Physical Abuse Liability as a standalone policy, separate from Commercial General Liability coverage, before any other carrier. NIA is also the only insurer currently offering a sublimited communicable disease buyback for additional premium if a nonprofit thinks there is exposure.
- **Free risk management consulting:** To help prevent disruptive claims, NIA offers free, unlimited risk management consulting to organizations that have coverage with NIA. Resources include information specifically designed for youth-serving organizations to help you better understand and address risks.

## A Responsible Insurer

All Nonprofits Insurance Alliance companies are rated A- (Excellent) by AM Best.



NIA Policyholder:  
**KidsFirst**

## Claims Approach

AspireMN's partnership with NIA will also include meeting with NIA claims teams for larger members. No matter the size of your organization, NIA's claims approach is to always look for ways to cover claims within its policies, not for ways to decline them. If liability is clear when a claim is presented, NIA pays the claim promptly. If liability is uncertain, it is thoroughly investigated and the claim is resolved in a manner that is both conscientious and practical. NIA takes very seriously the trust placed in it by the nonprofits it protects.

## NIA Resources

When you purchase insurance from NIA, you become eligible to benefit from free and/or discounted risk management resources, including:

- Free educational webinars on essential topics like employment risks
- Free tools to streamline board governance activities
- Free abuse prevention resources
- Free risk management consulting
- Discounted screening services

Learn more <https://guide.insurancefornonprofits.org>

NIA is here to help you prevent the claims that disrupt the important work you do in your communities and to provide support so that you can operate smoothly.

## Get Started

*For questions about NIA or to schedule a meeting:*

### Contact

Julie Bernhard  
NIA External Relationships Director at  
831-621-6037 or [jbernhard@insurancefornonprofits.org](mailto:jbernhard@insurancefornonprofits.org)



The insurance policy, not this email, forms the contract between the insured and the insurer. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

Nonprofits Insurance Alliance® is the tradename for a group of insurers — NIAC, ANI, and NANI — all of whom are public-benefit 501(c)(3) nonprofits and rated A- (Excellent) by AM Best. All NIA organizations are administered by Alliance Member Services® (AMS), also a 501(c)(3) nonprofit.

[insurancefornonprofits.org](https://insurancefornonprofits.org)



“AspireMN is excited to partner with NIA to provide our members a stable source of liability insurance in this challenging insurance market.”

**Kirsten Anderson**  
Executive Director  
AspireMN



NIA Policyholder:  
**David Phillips Foundation**