



Policyholder:
Foster Progress
Chicago, IL

Nonprofit Insurance Solutions

Illinois Collaboration on Youth (ICOY) has partnered with Nonprofits Insurance Alliance® (NIA), to create a new benefit for ICOY members.

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



Illinois
Collaboration
on Youth

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 ICOY and NIA Means for ICOY Members

NIA is committed to helping keep ICOY member organizations safe and protected while providing a stable and reliable source of insurance coverage.

Here are a few reasons why ICOY chose to partner with NIA to help its member organizations:

- **We know nonprofits:** NIA is the nation's leading property and casualty (P&C) insurer exclusively serving the 501(c)(3) nonprofit sector.
- **History:** We have 35+ years in providing coverages for foster care agencies, behavior health providers, residential youth facilities, homeless shelters, and afterschool programs like yours.
- **501(c)(3)s like you:** All NIA insurers are 501(c)(3) nonprofits, offering specialized coverages to address the risks that ICOY members face.
- **Fair pricing:** NIA offers fair and equitable pricing that helps ICOY members budget for insurance year to year.
- **BOARDnetWORK:** Web-based communication tool for your board — available for all ICOY members.
- **Specialized, innovative coverages:** NIA understands the unique needs of 501(c)(3) nonprofits. For example, we 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 buy back for additional premium if a nonprofit thinks there is exposure.
- **Free risk management consulting:** To help prevent disruptive claims, we offer free, unlimited risk management consulting to organizations that have coverage with NIA. Our resources include information specifically designed for youth-serving organizations to help you better understand and address risks.

A Responsible Insurer

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



Claims Approach

ICOY's partnership with NIA will also include meeting with NIA claims teams for larger ICOY members. No matter what size of your organization, NIA's claims approach is to always look for ways to cover claims within our policies not for ways to decline them. If liability is clear when a claim is presented, we pay the claim promptly. If liability is uncertain, we will thoroughly investigate and resolve the claim in a manner that is both conscientious and practical. We take very seriously the trust nonprofits place in us to protect them.

NIA Resources

NIA is a community of nonprofits, which is to say we're in more than insurance together: When you purchase insurance from NIA, you become eligible to benefit from free and/or discounted risk management resources:

- 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://insurancefornonprofits.org/member-resources>

We're 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, MSW

NIA External Relationships Director, at

831-621-6037 or jbernhard@insurancefornonprofits.org



The insurance policy, not this brochure, 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



“ICOY is thrilled to be entering into this partnership with NIA to provide its members a stable source of liability insurance in this hard market.”

Andrea Durbin, CEO

Illinois Collaboration on Youth (ICOY)

