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# **NIA Nonprofits Select Application**

#### **INSTRUCTIONS**



This application is intended for small 501(c)(3) nonprofit organizations only. If any of the following applies to the applicant, please STOP:

- 6 or more locations
- Multi-Chapter Organizations\*
- Foster Family Agencies
- Fiscal Sponsors

**PLEASE NOTE:** Full-form applications with ACORD applications are required for all other nonprofits that do not qualify to use this simplified form, including, but not limited to, the four types listed above.

\*Multi-chapter organizations are nonprofit organizations seeking to insure more than one chapter of the organization under this policy.

#### **Applicant Information**

Information on pages 1-15 of this application is mandatory for submission clearance. Don't worry about the length of this application, because...

You can check / N/A and skip over any sections that do not apply to the applicant.

Applicant Name				
Contact Person				
Title		Contact Email		
Website			Phone	
Billing/Mailing Address				
City / State / Zip				
Quote Need by Date		Proposed Effective Date		
Limits Requested \$ Ea	/\$ Agg	FEIN#		
Brokerage Name				Broker ID
Broker Contact Name		Broker Email		



#### **General Information**

Please provide a description of all operations/programs/services offered by the applicant on a regular basis, including how these operations are performed, and how often programs/services are provided, (e.g., year-round, seasonally, etc.):

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#### **Basic NIA Nonprofits Select Application**

1-15 Commercial General Liability

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  (aka Directors & Officers and Employment Practices Liability)
  - 25 Employee Benefits Liability
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#### Signatures and Remarks

- 30 Additional Remarks
- 31 Signatures



- 1. Approximate number of people served annually:
- 2. Indicate group(s) served:

At-Risk/Disadvantaged Known violent behavior Respite/Hospice/Terminally ill

Children under 10 Low-income/Homeless Sex offenders

Clients over 60 years of age Mentally ill Suicidal

Dementia/Alzheimer's Non-ambulatory of any age Youth 10 to 18

Developmentally disabled Physically disabled Other (describe):

Drug/Alcohol addicted

3. Provide the following information regarding your current insurance policies. Indicate limits requested or check none - must select one option. If this is a new entity that has never been insured, check here

Type of Policy	None	Insurance Carrier	Term	Retro Date <sup>*</sup>
General Liability*		Limit \$ Ea/ \$ Agg	Premium	Deductible
	None	Insurance Carrier	Term	Retro Date*
Employee Benefits Liability*				
		Limit \$ Ea/ \$ Agg	Premium	Deductible
	None	Insurance Carrier	Term	Retro Date*
Social Service Professional*				
		Limit \$ Ea/ \$ Agg	Premium	Deductible
	None	Insurance Carrier	Term	Retro Date*
Improper Sexual Conduct & Physical Abuse*				
& Filysical Abuse		Limit \$ Ea/ \$ Agg	Premium	Deductible
Auto (Owned and/or hired	None	Insurance Carrier	Term	Retro Date*
& non-owned auto liability)		Limit \$ Ea/ \$ Agg	Premium	Deductible

Table continued on next page



Type of Policy	None	Insurance Carrier	Term	Retro Date <sup>*</sup>
Property		Limit \$ Ea/ \$ Agg	Premium	Deductible
	None	Insurance Carrier	Term	Retro Date*
Directors & Officers /				
Fiduciary Liability*		Limit \$ Ea/ \$ Agg	Premium	Deductible
	None	Insurance Carrier	Term	Retro Date*
Employment Practices				
Liability <sup>*</sup>		Limit \$ Ea/ \$ Agg	Premium	Deductible
Umbrella <sup>**</sup>	None	Insurance Carrier	Term	Retro Date <sup>*</sup>
		Limit \$ Ea/ \$ Agg	Premium	Deductible

<sup>\*</sup> Copy of the current declaration page showing the retro and/or continuity date and a signed no-known loss letter on the Applicant's letterhead is required to offer Prior Wrongful Acts Coverage

PLEASE NOTE: Applicant must obtain Commercial General Liability coverage from NIA in order to obtain any other insurance coverages (i.e., Social Services Professional, Property, Umbrella, etc.) from NIA.

4.	Provide currently valued loss runs for the past five (5) years, as well as a completed NIA Claims Supplemental	If none,
	Application, for each claim that has been reported under any coverage line. If no coverage was in	check here
	force, but an incident did occur, please also provide a completed NIA Claims Supplemental Application.	

5. Does Applicant have knowledge, information, or access to information of any act, error, omission, or Yes incident which might give rise to a claim or suit? If yes, a completed NIA Claims Supplemental Application is required for each incident

No

6. In the past three (3) years, has any insurance carrier declined, canceled, or non-renewed any coverage for which the Applicant applying?

Yes No

<sup>\*\*</sup> Please submit an Umbrella ACORD if coverage is desired

<sup>\*\*\*</sup>Please download and complete a No Known Loss Letter



7. Has Applicant been involved in any grievance or other administrative proceeding before any agencies in the last five (5) years?

Yes

No

If yes, please explain:

(More space available on Page 30)

8. Is Applicant a tax-exempt nonprofit organization under the U.S. Internal Revenue Code 501(c)(3), or in the process of obtaining this tax-exempt status?

Yes Pending No

Copy of IRS 1023 will be required at binding for nonprofits awaiting 501(c)(3) status.

In what state is Applicant incorporated?
 If not incorporated, please explain:
 (More space available on Page 30)

- 10. What is Applicant's principal operating state?
- 11. Complete the following: (Indicate 0 if none)

Annual Budget	Annual Payroll	Annual Sales	Number of Employees	Number of Volunteers

12. Specify major sources of funding and indicate approximate proportion of budget from each source (for example: Private foundations 20%; city 60%; fee for services 20%):

Source(s) of Funding	% of Total Budget
	%
	%
	%

- 13. What year did the applicant begin operating?
- 14. Is Applicant presently in bankruptcy or have you contemplated filing bankruptcy during the past six months? Yes No If yes, provide details in comments section on Page 30.
- 15. How many years of experience does Applicant's director have in their current nonprofit field?
- 16. Does Applicant have any subsidiaries or control any other entity or organization for which coverage is desired? Yes No If yes, please complete the following:
  - a. Name of other entity for which coverage is desired:
  - b. Address (if different from Applicant):
  - c. What is the relationship between Applicant's organization and the other organization(s)?
- 17. Does Applicant perform any engineering or restoration work (e.g., waterway or stream restoration)?

  Yes
  If yes, provide details in comments section on Page 30.
- 18. Is Applicant planning any renovations or new construction during the next two (2) years?

  Yes

  If yes, provide details in comments section on Page 30.

No

No

Yes

No



I	If yes, describe the type of property accepted including usage (e.g., residential home for rental):		
20. I	Does Applicant accept donations of vehicles?	Yes	No
	If yes, explain how these donated vehicles are used. (e.g., used in daily operations, sold to a third party; repaired by you and resold, etc.):		

Please note that if Applicant accepts donated vehicles with the intent of selling to other parties, all vehicle donation transactions must be handled by independent third-party wholesalers.

19. Does Applicant accept donations of real property (land or buildings) on a regular basis?

21. Are any clients held in locked-down facilities? If yes,	please describe:		Yes	No
22. Does Applicant provide services to Tier II (Level 2) or 23. Does Applicant provide any Medical Services? If yes,	,	·	Yes Yes	No No
24. Does Applicant have an accident policy in place? If yes, please confirm policy limits: \$ Ea If yes, please indicate if it covers: Volunteers	Students	/ \$ Agg Participants (select all that apply)	Yes	No
25. Does Applicant have any exposures involving animals?If yes, please explain: (More space available on Page 30)	Cladello	r araspana (soloti ali aliai appiy)	Yes	No

#### **Fundraisers & Events**

#### N/A (Skip to the Next Section)

Does Applicant plan to hold any event(s) and/or fundraiser(s) that involve any of the following:

1.	Any fundraiser or event with more than 500 people present at any one time	Yes	No
2.	Athletic activities or contests (not including golf or bowling)	Yes	No
3.	Animals (including, but not limited to, animals involved in rodeos, petting zoos, and animal exhibitions)	Yes	No
4.	Carnivals, circuses, fairs, festivals, or parades	Yes	No
5.	Firearms, weapons	Yes	No
6.	Water events (other than swimming pools, lakes, rivers, or other bodies of water)	Yes	No
7.	Powered rides or amusement attractions (including, but not limited to, climbing walls, slides, mechanical bulls, and bungee jumps)	Yes	No

<sup>&</sup>quot;Fundraiser" is any event sponsored or co-sponsored by "Applicant" with the primary purpose of raising monetary contributions. "Event" is any activity sponsored or co-sponsored by "Applicant" apart from the regular scope of operations.



8.	Trampolines, bounce houses, rebounding equipment, inflatable amusement or sports devices,
	moon walks, or inflatable wrestling or combatant suits

Yes

Yes

No

No

If Applicant has responded "yes" to any of the items listed above, please complete NIA's Special Event Application.

<b>Premi</b>	ises i	/ Bui	ldi	nas

#### N/A (Skip to the Next Section)

Does Applicant own, lease, or rent any buildings?
 If yes, please list locations and provide square footage of space occupied and/or owned/leased by Applicant:

Location Address (include Street Address, City, State, and ZIP Code)	Exposure
Example:123 Main Street, Anytown, USA	Example: 2000 sf

2. Are animals, other than ADA-recognized assistance animals, allowed inside the facility?	Yes	No
--	-----	----

- 3. Does Applicant own or lease any buildings that are vacant or will become vacant?

  Yes

  No

  If yes, please explain reason for vacancy, plans, and time frame for occupancy:
- 4. Does Applicant offer their premises to others, either for rent or for free?

  Yes

  No

  If yes, please answer the following:
  - a. Please explain general use and frequency:
  - b. Does Applicant obtain certificates of insurance showing proof of liability insurance from all who use the facility?

Yes No

No

No

5. Is a written evacuation plan posted?

Yes

6. Is smoking allowed inside any premises?

Yes

#### **Shelters / Group Homes / Residential Facilities**

#### N/A (Skip to the Next Section)

Name of Location	# beds	Square Feet	# Stories	Average Length of Stay	Resident Age Range	% Non Ambulatory

1. If two stories or more, number of means of egress:

2. Does Applicant practice fire and/or earthquake drills at least monthly or quarterly?

Yes



2			
ა.	Does Applicant have a clear evacuation plan posted in each sleeping room?	Yes	No
4.	Do all sleeping rooms have fire extinguishers?	Yes	No
5.	Do all kitchens have a Class B or Class K fire extinguisher?	Yes	No
6.	Is skilled nursing or medical care provided at any of the facilities?	Yes	No
7.	Is there a 24-hour resident manager at each facility?	Yes	No
8.	How often are rooms inspected?		
9.	Does each location have staff trained in a formal procedure for medical emergencies?	Yes	No
10.	Are animals, other than ADA-recognized assistance animals, allowed inside the facility?	Yes	No
11.	Do you provide any sort of drug detoxification treatment (i.e., methadone, suboxone, etc.)?	Yes	No
Po	pols	N/A (Skip to the Next Se	ction)
1.	Is pool fenced with a self-closing gate?	Yes	No
	If yes:	V	NI-
	<ul><li>a. Is the height of the fence a minimum of 3.5 feet?</li><li>b. Does the fence have dual locks?</li></ul>	Yes Yes	No No
2	Is there a diving board?	Yes	No
۷.	If yes, what is the height?	103	140
3.	Is there lifesaving equipment readily accessible?	Yes	No
		Yes	No
	Is the walking surface around the pool non-skid and in good condition?	Yes	No
	Is there a trained lifeguard on duty?	Yes	No
Ac	dvocacy / Social Justice	N/A (Skip to the Next Se	ction)
	Please describe the nature of advocacy work:	\	
•	riease describe the nature of advocacy work.		
2.	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?	Yes	No
2.	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?	Yes Yes	
2.	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?		
<ol> <li>3.</li> <li>4.</li> </ol>	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?		No No
<ol> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?  Is the focus of your work primarily local, national, or international?		No
2. 3. 4. 5.	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?  Is the focus of your work primarily local, national, or international?  Describe the types of demonstrations/marches planned:	Yes	No
<ol> <li>2.</li> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?  Is the focus of your work primarily local, national, or international?  Describe the types of demonstrations/marches planned:  Does Applicant actively investigate or litigate for their cause?	Yes	No
<ol> <li>2.</li> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?  Is the focus of your work primarily local, national, or international?  Describe the types of demonstrations/marches planned:  Does Applicant actively investigate or litigate for their cause?  If yes, provide details in comments section on Page 30.  If Applicant advocates for health/medical needs, please provide the following:  a. Does Applicant pay for, promote, rebate, or reimburse clients' prescription drugs?	Yes	No No
<ol> <li>3.</li> <li>4.</li> <li>5.</li> </ol>	In the last three (3) years has Applicant been a plaintiff or defendant in any suits?  Does Applicant conduct any undercover investigations/operations?  Is the focus of your work primarily local, national, or international?  Describe the types of demonstrations/marches planned:  Does Applicant actively investigate or litigate for their cause?  If yes, provide details in comments section on Page 30.  If Applicant advocates for health/medical needs, please provide the following:	Yes	



#### Child & Adult Daycares / Schools

#### N/A (Skip to the Next Section)

- 1. If the nonprofit only offers daycare, are the primary clients children or adults?
- 2. What is the average daily enrollment?
- 3. If the nonprofit is a school, is the school a private school charging tuition for enrollment? If yes, please provide the following:

Yes No

- a. What is the dollar value of annual tuition?
- b. What percentage of the total annual tuition is awarded in scholarships/financial aid?
- c. Does Applicant have a contingency plan if the building is unable to be occupied?

Yes No

No

4. Is the facility currently licensed or registered with the state?

Yes No

Yes

Has the facility's license, registration, or certification ever been revoked or suspended?

6. Is a written procedure for all emergencies implemented, and are the organization's caregivers/aides trained to use them?

Yes No

- 7. How often are emergency evacuation drills conducted?
- 8. Is the staff trained in CPR and first aid?

Sign-out sheet?

Yes Nο

9. Do you transport clients to and from the facility?

Yes No

- If yes, please answer the following questions:
- a. Is a procedure in place for drop-off / delivery?

Yes No

b. Is a procedure in place for pickup/release of clients to guardians?

Yes Nο

If yes, please indicate which of the following are included in this procedure:

Yes No

Staff member checks ID before releasing the client?

Yes No No

iii. Staff member calls guardian when unfamiliar person comes to pick up the client?

Yes

10. Is the facility locked, with limited access to prevent clients from leaving?

Yes No

11. Are signed/dated Waivers of Liability, Release, Assumption of Risk & Indemnity Agreements received from all parents and/or guardians?

Yes No

- 12. What is the staff-to-client ratio?
- 13. Do you have playground(s) or play structure(s)? If yes, please answer the following questions:

Yes No

- a. What type of fall surface is underneath the playground equipment?
- b. Is the ground covering at least 12 inches deep?

Yes No

c. Is adult supervision present at all times while clients are on the playground?

Yes No Yes No

14. Does Applicant take clients/students on field trips?

Yes

- If yes, please answer the following questions:
- a. Approximately how many field trips are taken annually?

d. Is there a fence with a locked gate around the playground?

Nο

b. Are any field trips taken to swimming pools and/or lakes?

Yes

No



#### **Athletics / Sports Programs**

N/A (Skip to the Next Section)

- 1. Provide a description of all activities/programs involving sports:
- 2. Total number of annual participants:

3. Are waiver/release/hold harmless agreements obtained for all participants?

Yes No

PLEASE NOTE: Competitive athletic/sports leagues and competitive travel leagues are ineligible. Recreational athletic/sport activities or programs, which are skill-building and/or instructional, are acceptable.

4. Please indicate types of sports performed:

Baseball Hockey Soccer Basketball Ice Skating Softball Boxing Karate Surfing Cheerleading Lacrosse Swimming Martial Arts Tennis Dodgeball Fencing Motocross (BMX, etc.) Volleyball Football-Flag Rugby Winter Sports Running / Triathlons Football-Tackle Wrestling

Gymnastics Skateboarding Other (describe):

#### **Equine Therapy / Rescue**

N/A (Skip to the Next Section)

1. Are animals: Owned by Applicant Furnished to you by a third party

- 2. Number of saddle animals owned by or used by you:
- 3. How many years' experience does your leadership have in this field?
- 4. Are safety and barn rules posted at the facility? 5. Are animals used solely for therapeutic purposes?

If no, explain other usage:

6. Are safety helmets required?

- 7. Does the facility obtain parental permission for minors and secure waivers, including a hold harmless agreement, from all participants?
- 8. What is the minimum age of riders?
- 9. What is the staff/student ratio?
- 10. Do you fasten developmentally disabled clients to any part of the saddle and follow EAGALA guidelines for the state, if applicable? If no, why not?

Yes

Yes

Yes

Yes

Yes

Nο

No

No

No

No



11. How many hours per day will each h	norse participate in lessons?			
12. Are the horses conditioned/trained	regularly and warmed up prid	or to their lesson?	Yes	No
13. How many horses are utilized per g	roup?			
14. What certifications do the equine th	erapy instructors have?			
<ul> <li>15. If Applicant provides equine rescue</li> <li>a. Will Applicant require a contract</li> <li>b. Are horses with previously know</li> <li>c. Are potential adopters/owners a</li> <li>If yes, please provide detail of sa</li> </ul>	/agreement, including hold h n aggression or behavior iss llowed to ride the horses price	armless wording, from all adopters? sues placed for adoption?	Yes Yes Yes	No No No
Animal Rescue Organizations		N/A (Skip to	the Next Sec	ction)
<ol> <li>Does Applicant provide animal shell If yes, please indicate the number of a. Spaces, cages or kennels on your b. Animals placed in foster care an</li> </ol>	f: ur premises available to anin	nals:	Yes	No
2. What type of animal(s) do you acce	ot?			
Do you obtain dogs outside of their lf yes, please describe:	state or country of domicile?		Yes	No
4. Where are animals kept prior to fost	er and/or adoption?			
5. Please describe your procedure(s) I	pefore accepting or placing the	ne animal in a foster or adoptive home:		
6. # dog foster homes	# cat foster homes	# other foster homes		
7. Number of off-site adoptions held a	nnually:			
8. Are all animals vaccinated and held (adoptive or foster placements)?	•	g placed in any homes	Yes	No

9. Is a health assessment of the animal conducted by a professional qualified to assess
Yes
No communicable disease?

10. Are behavioral evaluations performed by a qualified professional of all animals prior to placement Yes No (foster or adoption)?

If yes, please describe:

If not held for observation prior to placement, please provide additional information:



11.	Does A	Applicant h	nave a	rehabilitat	ion / retra	aining	prograr	n for	animal	s in yo	ur care	with	known
	(curren	t or histor	ical) b	iting issue	s and/or	aggres	sive ter	ndend	cies?				

Yes

No

If yes, please explain:

NIA defines "Aggressive Animals" as any animal, which is known to have been:

- Responsible for inflicting injury on a human being on public or private property;
- · Responsible for killing or inflicting severe injury on a domestic animal while off the owner's property;
- · Used in the commission of a crime:
- · Previously under investigation and deemed to be dangerous by Animal Control and/or local authorities, or;
- Surrendered with a known history of biting or other aggressive behavior by the prior owner or a governmental entity, notwithstanding any subsequent finding to the contrary by you, an insured, by any other person for whom an insured is legally responsible or by an animal behaviorist.
- 12. Does Applicant accept Aggressive Animals to your program or place Aggressive Animals into homes Yes No (foster or adoption)? 13. If an animal not previously thought to be an Aggressive Animal is subsequently discovered to be an Yes No Aggressive Animal after entering your program, will Applicant remove that animal from your program (i.e., no longer foster it out, make it available for adoption, or keep custody of it)? 14. Has Applicant ever received a complaint or been sued in court because of a foster or adoption Yes Nο placement of an animal resulting in the injury of a person? If yes, please describe:
- 15. Are waivers for all volunteers of the organization maintained, including foster homes, and do they include Yes No hold harmless language that specifically discloses that the animal may cause bodily injury to the volunteer, and that the volunteer will not hold the nonprofit responsible for any injury to themselves or family members that arise from the foster / adoptive relationship?
- 16. Does Applicant have participant/volunteer accident coverage in place? Accident coverage is required to Yes No bind GL.
- 17. How many years of experience does Applicant's leadership have in this field?
- 18. Does Applicant employ animal control officers? Yes No If yes, please answer the following questions:
  - a. How many?
  - b. Do they carry firearms? Yes No c. Do these officers carry separate professional liability insurance? Yes No
- Yes
- 19. Does Applicant operate any of the following?

If yes, please provide annual sales for each:

Туре	Annual Sales
Pet Training	\$
Pet Grooming	\$

Туре	Annual Sales
Pet Boarding	\$
Thrift Stores	\$

No



## **Camping Experiences / Retreat Centers**

## N/A (Skip to the Next Section)

PLEASE NOTE: NIA is not a market for Property coverage for camping and/or retreat centers. NIA can consider Casualty lines only.

1.	Does Applicant own or operate a retreat center?  If yes, please answer the following questions:	Yes	No
	a. Is a caretaker present during off-season(s) (i.e., when camp is not in session)?	Yes	No
	b. Is the camp accredited by the ACA or other accrediting agency?	Yes	No
	c. Is the camp located in a wilderness area?	Yes	No
	d. Is the camp located in an area at risk for wildfires?	Yes	No
2.	Is there a lake/pond on the retreat center premises?	Yes	No
	If yes, please answer the following questions:		
	a. Does Applicant have open water-certified lifeguards?	Yes	No
	b. Does Applicant have lifeguards dedicated to monitoring any water "blob" structures, slides, etc.?	Yes	No
3.	Does Applicant provide any camping experiences for clients?	Yes	No
	If yes, please answer the following questions:		
	a. Describe all activities offered (i.e., river rafting, zip lines, ropes course, climbing walls, etc.):		
	If there is a ropes course:		
	b. Is it built to Adventure Challenge Course Technology Standards?	Yes	No
	c. Please provide the date the course was last inspected:		
	d. Please enclose a copy of Applicant's last inspection report		
	If there is a zip line:		
	e. Is it built to Adventure Challenge Course Technology Standards?	Yes	No
	f. Please provide the date the course was last inspected:		
	g. Please enclose a copy of Applicant's last inspection report		
4.	Are signed/dated waivers of liability, release, assumption of risk & indemnity agreements received from all parents and/or guardians?	Yes	No
5.	What is the staff-to-client ratio?		
6.	Average number of campers per day?		
7.	Number of days camp has campers on location annually?		
8.	Is there an overnight exposure?	Yes	No
	If yes, are the campers segregated by gender during sleeping hours?	Yes	No



#### Mentoring Programs (such as Big Brothers, Big Sisters)

#### N/A (Skip to the Next Section)

Yes

Yes

- 1. How many matches are made annually?
- 2. Is there a formal training and screening program in place?
- 3. Are any matches made of opposite genders?

If yes, please explain:

- 4. Are permission slips obtained for all mentors/mentees under 18 years of age?
- 5. Are mentors allowed to take mentees to their private residence?

Yes No

No

No

Yes No

#### **Performing and Fine Arts**

N/A (Skip to the Next Section)

- 1. Please provide description of performances (e.g., dance, musical, plays):
- 2. Annual number of performances:
- 3. Average attendance at each performance:
- 4. Does Applicant provide concessions?

  If yes, please provide estimated gross annual sales:
- 5. Does Applicant provide classes to the public?

Yes No

Yes No

# Food or Merchandise Distribution (Food Banks, Thrift Stores, Meal Delivery)

1. Does Applicant distribute or sell food and/or merchandise?

N/A (Skip to the Next Section)

Туре	Gross Sales or Value of Goods Distributed
Food	\$
Used Merchandise	\$
Other	\$
If other, describe	

2	. Are aisles kept clear and unobstructed?	Yes	No
3	. Are goods properly stored and stacked?	Yes	No
4.	. Are incoming foods sorted to identify spoiled and/or hazardous goods?	Yes	No
5	. Are product expiration dates monitored?	Yes	No
6	. Are all employees and volunteers trained in the operation of all equipment?	Yes	No
7.	Does Applicant provide merchandise pick-up services?	Yes	No



8. Are forklifts used?
If yes, please answer the following:

a. Do forklifts have back-up alarms?
b. Are forklift drivers certified and trained to operate forklifts?

7es No
No

#### **Vocation Training / Products Manufacturing**

#### N/A (Skip to the Next Section)

1. Do you provide vocational training and/or manufacture any products? If yes, what products are manufactured?

Yes No

2. If wood products are manufactured, is a dust-collection system present?

Yes No

3. What is the dust-collection system cleaning schedule frequency?

4. Is personal protective equipment (PPE) provided by you to the workers?

Yes No

5. Number of clients that participate in the program:

#### **Construction / Weatherization**

#### N/A (Skip to the Next Section)

1. Is any construction/weatherization performed by Applicant's employees/volunteers and/or by subcontractors? Yes

2. If performing trade work, are volunteers appropriately licensed in their respective trades?

Yes No

No

No

No

3. If work is performed by subcontractors:

a. Are certificates of insurance obtained?

Yes

b. Are you named as an Additional Insured on the subcontractor's Commercial General Liability insurance policy?

Yes

4. Please indicate the types of work performed:

Appliance installation Framing Roofing

Deck construction Handicapped ramps Window installation

Drywall Interior carpentry Other (describe):

Electrical wiring Interior painting

Exterior painting Plumbing



# **Business Auto Liability**

#### N/A (Skip to Page 18)

O	wned Autos and Hired/Non-Owned Auto Liabi	lity					
1.	Does Applicant own or lease vehicles or mobile equipment	t (not including short-term rentals)	Ye	es No			
	If no, and Applicant wishes to purchase Hired and Non-Ow	,	hrough 8				
	If yes, please note the following and complete questions 2	through 10.					
	<ul> <li>a. NIA does not provide Hired and Non-Owned Auto Liabi for all owned/leased vehicles.</li> </ul>	ility coverage unless it also provides i	nsurance				
	b. Completed Auto ACORD 127 and 137 applications mus						
	NIA asks that the applicant follow NIA's "Guidelines for	NIA no longer orders, requests, adds, deletes, maintains, or evaluates MVRs and driver records.  NIA asks that the applicant follow NIA's "Guidelines for Drivers of Agency Vehicles" when deciding whether to allow someone to drive. A link to NIA's underwriting criteria for drivers of agency-owned					
2.	Does Applicant currently have any Non-Owned & Hired/Co	ommercial Auto coverage in force?	Ye	s No			
	If yes, please submit currently valued loss runs for the past	t three years and complete the followi	ng:				
	Prior Carrier	Effective Dates	Premium				
4.	Does Applicant have a procedure in place to annually verifiand volunteers who may use their personal autos for comp.  If no, Applicant will be required to put procedures in p.  How many employees/volunteers drive their personal vehich Number of drivers transporting clients:  How often does a typical employee or volunteer drive their Daily 1-3 times per week Less than once	pany business?  Ilace in order to bind Non-Owned Access regularly on behalf of the Application personal vehicles on behalf of the Applications.	auto Liability coverag				
	Daily 1-3 tillies per week Less triall once	pei week Pew tillies a year					
6.	What is the vehicle usage of volunteers/employees driving  Meal Delivery Errands/Business Travel Trans  Other – Describe:	their personal vehicles? (Check all the sport Clients/Residents	at apply)				
7.	Does the Applicant rent/hire vehicles?  If yes, please answer the following questions:		Ye	es No			
	a. Indicate annual estimated cost of hire or rental: \$						
	b. Does Applicant hire vehicles with drivers?		Ye	es No			
8.	Does Applicant have knowledge, information, or access to in or incident involving an owned, hired, and/or non-owned verifyes, a completed NIA Claims Supplemental Application	ehicle, which might give rise to a clain		es No			

9. How many vehicles or mobile equipment (do not include short-term rentals) does the Applicant own or lease?



	With wheelchair Lifts	With Loading Ramps	With No Special E	quipment	
		ng which ones are specially equipped alorith a loading ramp, indicate if ramp is fix			
<b>)</b> .	Do all of your equipped vehicles follow t	he ADA standards/requirements listed belo	w?		
	1. 4pt or 5pt tie-down/securements wi	th lap & shoulder belt?	Yes	No	Unsure
	2. Ramp doors with an opening height	of at least 56"?	Yes	No	Unsure
	3. Lifts with at least a 30" x 48" clear p	olatform and 2 handrails?	Yes	No	Unsure
	4. Gearshift interlocks? (vehicle is imm	nobile when lift is not stowed)	Yes	No	Unsure
;.	Tie-down/securement manufacturer?				Unsure
	Is training on tie-down procedures given If no, please explain:	n to all staff handling wheelchair transport?	Yes	No	
٠.	Describe your wheelchair tie-down train of hours and if hands-on practices are in	ing procedure protocols including number ncluded?			
	(include a separate page if needed or a	ttach a copy of your protocols)			
	Do all drivers have a minimum of one yethose with physical disabilities?	ear experience transporting the elderly or	Yes	No	Unsure
	If no or unsure, please explain:				
<b>j</b> .	What is your policy for handing a wheel or refuses to be secured?	chair bound client who refuses securement			
	(include a separate page if needed or a	ttach a copy of your policy)			



# **Improper Sexual Conduct & Physical Abuse Liability**

N/A (Skip to Page 19)

PLEASE NOTE: NIA requires background checks only for the following employees or volunteers of the Applicant:

- Those who have supervisory or disciplinary powers over minors
- Those who provide care for the elderly, the handicapped, or mentally impaired

The following questions apply to those individuals indicated above.

A discounted background-check service is available to NIA's insured members.

2			
	Please provide the number of employees or volunteers that have supervisory or d powers over minors, care for the elderly, the handicapped, or mentally impaired:	lisciplinary	
3.	Does Applicant obtain background checks for employees?	•	Yes N
4.	Does Applicant obtain background checks for volunteers?	•	Yes N
	Does Applicant require evidence that background checks are performed on indep If no, please explain:	endent contractors?	Yes N
(	Do any employees or volunteers have unsupervised contact with clients? NIA defines "unsupervised" as one employee or volunteer in the presence of one oversight by at least one other employee or volunteer.  If yes, please explain:		Yes N
;	Does Applicant have a formal incident procedure in place that requires staff to repall incidents that may result in a claim?	port to an administrator	Yes N
	If yes, please answer the following questions: a. Are written procedures/reports kept and reviewed regularly?	,	Yes N
	b. Are employees and volunteers trained in this formal incident reporting protoco		Yes N
	ls there formal staff training on sexual or physical abuse or molestation, including the signs of abuse and reporting procedures?	how to recognize	Yes N
	If yes, is the training conducted annually for all staff?	•	Yes N
	Does Applicant have a written crisis plan in place for dealing with employees, vict and the media if there is an incident of abuse?	ims, parents, authorities,	Yes N
10.	ls Applicant in compliance with any/all federal and state mandatory reporting laws	5?	Yes N
	Is Applicant's current coverage written on a claims made policy form?  If yes, please attach the policy declarations outlining the applicable retro declarations.		Yes N
•	Does Applicant have knowledge, information, or access to information of any important physical abuse-related act, error, omission, or incident which might give rise to a completed NIA Claims Supplemental Application is required for each in	a claim or suit?	Yes N



# **Social Service Professional Liability**

N/A (Skip to Page 22)

Professionals usually provide a direct service to clients on behalf of the Nonprofit.

1. Please indicate the limits requested: \$ Ea

- / \$ Agg
- 2. Does Applicant have knowledge, information, or access to information of any act, error, omission or incident Yes performed in the course of delivering services that might give rise to a claim or suit?

es No

If yes, a completed NIA Claims Supplemental Application is required for each incident.

3. Indicate the number of professionals that currently work for you as Employees, Volunteers, and Independent Contractors in the following professional capacities:

Duavidan	Empl	oyees	Volunteers		Independen	t Contractors
Provider	Full-Time	Part-Time	Full-Time Part-Time		Full-Time Part-Ti	
Acupuncturist						
Adoption Service Employee						
Aide						
Assisted Living Provider						
Certified Enrollment Counselor						
Childcare Worker						
Chiropractor						
CNA/LPN/Nurse Assistant						
Coach/Assistant Coach						
Companion Care/Home Aide						
Daycare Provider						
Dental Hygienist/Assistant						
Educator/Instructor/Teacher						
Group Home/Supported Living						
Home Health Aide (greater skill)						
Intake Coordinator/Specialist						
Mentor/Tutor						
Nutritionist/Dietician						
Optician						
Personal Care Attendant						
Phlebotomist						
Psychologist/Psychotherapist						
Recreational Instructor						
RN						
Social Worker/Case Worker						
Therapist/Counselor (All)						
Veterinarian						
Other Professionals (describe):						



4. Indicate number of Medical Professionals who currently work for Applicant as employees, volunteers, and independent contractors in the following medical professional capacities:

Medical Services Provider	Employees		Volunteers		Independent Contractors	
Medical Services Provider	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Dentist						
Nurse Anesthetist, Midwife and/or Nurse Practitioner						
Optometrist						
Paramedic/EMT						
Pharmacist						
Physician Assistant						
Physician/Surgeon/Psychiatrist						

PLEASE NOTE: NIA's policy may extend vicarious professional coverage to the nonprofit entity as respects professional services rendered on the insured's behalf only if the above employed or volunteer professionals carry their own medical malpractice insurance with a minimum limit of liability of \$1,000,000.

5.	How many hours per week constitutes "part-time" for professionals who volunteer for your organization?		
6.	Does Applicant use any independent contractors to perform professional services on behalf of the nonprofit?	Yes	No
	If yes, please answer the following questions:		
	a. Do you require them to sign a hold harmless or indemnification agreement?	Yes	No
	<ul> <li>Do you require and maintain on file certificates of insurance for each independent contractor reflecting minimum limits of liability of \$1,000,000?</li> </ul>	Yes	No
	<ul> <li>Do you require that all independent contractors name your organization as an Additional Insured on their insurance policy?</li> </ul>	Yes	No
7.	Has Applicant ever:		
	a. Been reprimanded, refused admission to, or suspended by any association or administrative agency?	Yes	No
	<ul> <li>Had their license been under investigation, suspended, revoked, voluntarily surrendered, or placed under conditional status?</li> </ul>	Yes	No
	If yes to either question above, please provide details:		
8.	Does Applicant prescribe or provide medication to clients/residents?	Yes	No
	If yes, please confirm if which procedures are in place when dispensing medications to clients:		
	a. Written guardian permission is required	Yes	No
	b. Medication is kept in its original container/package	Yes	No
	c. Written instructions for use are provided by the guardian	Yes	No
	d. Written records are kept of all medications dispensed	Yes	No
9.	Does Applicant verify licenses and other credentials of employees, volunteers, and independent contractors, before they begin work?	Yes	No
	If no, please explain:		
	If yes, are procedures in place to verify current licenses are maintained and in good standing?	Yes	No



10. Does Applicant have a formal incident procedure in place that requires employees, volunteers independent contractors to report to an administrator?	and Y	'es No
If yes, is a written record kept and reviewed regularly?	Y	es No
11. Are clients required to sign a Statement of Faith?	Y	es No
12. Does Applicant provide any sort of drug detoxification treatment (i.e., methadone, suboxone, e	etc.)? Y	es No
13. Does the facility require that incoming clients stop taking any and all prescription medications the client is taking?	Y	′es No
14. Does the facility use alternative methods of treatment such as the holistic method or otherwise	e? Y	es No
15. Does the facility utilize a sauna or steam treatments as part of their detoxification process?	Υ	′es No
Home Health Services (Questions #16-20)	I/A (Skip to the Nex	xt Section)
16. Does Applicant require written plan by attending physician of clients prior to being accepted for health services?	or home Y	'es No
If no, please explain:		
17. Does Applicant require attending physician to provide written plan for all clients before accept home healthcare services?	ing them for Y	'es No
18. Are written, enforced, and monitored policies and procedures in place regarding the following	?	
a. Medical record documentation	Υ	'es No
b. Incident reporting	Υ	'es No
c. Employee training	Υ	'es No
d. Handling of complaints	Y	'es No
e. When should providers contact a physician	Υ	'es No
f. Client care home visits documentation	Υ	'es No
g. Clients no longer meeting the criteria for home care	Υ	'es No
h. Client transfers to a hospital	Y	'es No
19. If you answered "no" to any of the questions above, please explain:		
20. Does Applicant operate a crisis hotline?	Y	′es No
If yes, is training provided to all employees/volunteers answering calls?	Y	'es No



# **NONPROFITS OWN® Board & Executive Liability**

N/A (Skip to Page 25)

## **Directors & Officers Liability • Employment Practices Liability • Fiduciary Liability**

1.	Please indicate the limits requested: \$ Ea	/ \$ Agg		
2.	Is any current coverage written on a claims made policy form? If yes, please confirm retroactive date: In order to bind Prior Wrongful Acts coverage, the Applica requested retroactive date and must complete NIA's No-K		Yes	No
3.	Indicate total number of board members:			
4.	Is the number of board members currently serving on your boa with the number required by the Bylaws or Articles of Incorporal If no, please explain:	•	Yes	No
5.	Have more than 49% of your board of directors received comp months for their services to the nonprofit, either as an employed lf yes, please explain:	•	Yes	No
6.	Are more than 49% of the members of your board of directors or descendant) to a person currently being compensated as de If yes, please explain:	,	Yes	No
7.	Are board meetings held at least two (2) times per calendar ye	ar?	Yes	No
8.	Are written minutes of board and committee meetings kept?		Yes	No
9.	Is attendance kept for every board meeting?		Yes	No
10	Does the board approve compensation of the following:			
	a) Executive Director or CEO:		Yes	No
	b) CFO, Treasurer, or Financial Manager:		Yes	No
	c) Is compensation of the positions listed above comparable t	o salaries in the marketplace?	Yes	No
11	Has the board of directors discussed the unsatisfactory perform of the Executive Director, CEO, CFO, HR staff, or other key matthe past twelve (12) months?  If yes, please explain:	•	Yes	No
12	Is a procedure in place for replacing board members who do n	ot attend board meetings regularly?	Yes	No
13	Does the board have an Audit Committee that is independent (i.e., paid employees who do not serve on this committee)?	of management	Yes	No
14	Has the board adopted a Conflict of Interest policy for manage	ment and board of directors?	Yes	No



15. Please provide the following financial information for your organization.

Check here if new organization and provide estimates below:

990 Line Item	Financial Information	Most Current Fiscal Year Year Ending	Previous Fiscal Year Year Ending
Line 12	Annual Revenue	\$	\$
Line 18	Annual Expenses	\$	\$
Line 19	Net Revenue	\$	\$
Line 20	Total Assets	\$	\$
Line 21	Total Liabilities	\$	\$
Line 22	Fund Balance*	\$	\$

<sup>\*(</sup>Fund Balance = Total Assets - Total Liabilities)

If current year reported above indicates a negative fund balance, please provide an explanation that includes steps Applicant is taking to avoid in the future and submit the most recent 990 tax form or audited financials including notes.

16. Has Applicant made any loans to, or received loans from, key employees or board members in the past	Yes	No
three (3) years?		

If yes, please provide loan details: (if more space needed, please attach an additional page)

From Whom: To Whom:

Reason:

Amount: \$ Interest: % Terms:

17. For the most recent fiscal year, has Applicant reported any Related Party Transactions in their financial statement?

Yes No

If yes, please explain.

18. Do you have employees?

Yes No

If no: Applicants that have no employees are eligible for NIA's Flat-Fee D&O policy, which excludes Employment Practices Liability coverage. If interested in NIA's Flat-Fee policy, check here:

If yes, please indicate number of current employees:

Full-Time Exempt (Salaried)	Full-Time Non-Exempt (Hourly)	Part-Time, Temporary or Seasonal

Of the employees listed in item B above, are any employees represented by a union? If yes, how many?

Yes

No



19. How many employees have left the organization in the past twelve (12) months? If none, check here:

	If none, check here:				
	Voluntary		Involuntary/Laid Off		
	If Applicant's most <b>recent</b> annual turnover rate is gre	eater than 15	%, please explain:		
20	Is any significant reduction of employees or change of twelve (12) months?  If yes, please explain:	of employee	status anticipated in the next	Yes	No
21.	Indicate date Personnel Handbook was last updated	by a Labor L	.aw Professional:		
22	. Please indicate whether you have the following writte	en nolicies or	nrocedures in place:		
22	Employment At-Will:	on policies of	procedures in place.	Yes	No
	b. Sexual Harassment Complaints:			Yes	No
	c. Anti-Retaliation (including employee whistleblowe	er protection)	):	Yes	No
	d. Sexual Harassment Prevention Training:	. ,		Yes	No
23	Have any of your employees received training regard of disabled employees or applicants?	ding your obli	gation concerning accommodation	Yes	No
24.	Is there an employee who is trained in conducting in	vestigations i	into allegations of sexual harassment?	Yes	No
	How many employees have the full-time responsibilit for your organization (including the administration of	ty of handling	g Human Resources issues		
	Do these employees have formal training or certifica		,	Yes	No
	Please provide the following for each:				
	Name	Title		# of Years in P	osition
26	Does Applicant have knowledge, information, or acco	ess to inform	ation of any act, error, omission, or	Yes	No

If more space is needed for any answer, please put that text in the "Additional Remarks" box on Page 30.

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incident which might give rise to a claim or suit, including any employment-related actions, claims, or suits?

If yes, a completed NIA Claims Supplemental Application is required for each incident.



# **Employee Benefits Liability**

N/A (Skip to Page 26)

- 1. Please indicate the limits requested: \$ Ea / \$ Agg
- 2. In the past three (3) years, has any insurance carrier declined, canceled, or non-renewed any Employee Benefits Liability coverage for which Applicant has applied?

Yes No

If yes, please explain:

- 3. Number of employees:
- 4. Is a signed acceptance/rejection form kept in all employees' personnel files?

Yes No

No

No

No

No

No

No

No

No

5. Has there ever been a dispute or threatened dispute over benefits?

Yes

6. Are benefits offered to all regular, full-time employees?

Yes

7. Are any benefits offered to part-time employees?

Yes

8. Does Applicant have a pension/retirement plan available to your employees?

Yes No

If yes, please complete the following:

a. Plan is managed by: Applicant Third-Party Administrator – Name:

Other

b. Is the administrator of the plan also an investment advisor registered with the Securities and Exchange Commission?

Yes

c. Investment decisions are made by: Applicant Employeesd. Does Applicant provide investment advice to employees?

Yes

9. Does Applicant currently have any Employee Benefits Liability coverage in force? If yes, please complete the following:

Yes

Prior Carrier Effective Dates Limit Premium

10. Is Prior Wrongful Acts coverage desired?
If yes, what is the retroactive date?

Yes

11. Does Applicant have knowledge, information, or access to information of any act, error, omission, or incident relating to the administration of your employee benefits program, which might give rise to a claim or suit?

Yes

If yes, a completed NIA Claims Supplemental Application is required for each incident.



Property N/A (Skip to Page 28)

1. Please list all locations desired for Property coverage, along with the square footage of the space occupied and/or owned/leased by the applicant, the year built, the construction type, and the desired building and/or business personal property limits:

Loc#	Location Address (include Street Address, City, State, and ZIP Code)	Square Footage	Year Built	Construction Type*	Building Limit	Business Personal Property Limit

\*Not sure of the building construction type? Please use this reference guide for assistance:

	Construction Type	
Frame	Joisted Masonry	Noncombustible
	Description	
Buildings with exterior walls, floors, and roofs constructed of combustible material, primarily wood. Example: Single-family dwellings, sheds, barns, and wood-frame buildings with masonry/brick face veneer.	Buildings with masonry exterior walls and/or heavy timber construction.	Buildings with roofs, floors, and exterior walls constructed of noncombustible or slow-burning materials, primarily steel.

Construction Type			
Masonry Noncombustible	Modified Fire Resistive / Fire Resistive		
Description			
Building with masonry exterior walls of at least 4 inches in thickness or buildings with exterior walls of fire-resistive construction.	Buildings with masonry walls, floors, roofs, and structural steel protection, or a solid masonry building, including reinforced concrete.		

2. Does Applicant want a Property quote for the locations indicated above? If yes, please select the Property deductible desired:

Yes

No

\$250

\$500

\$1,000

\$2,500

\$5,000

\$10,000



NOTE: If additional coverages, limits, etc. are desired (i.e., Employee Dishonesty, Inland Marine, etc.), please submit the appropriate ACORD.

3. Does applicant want equipment breakdown coverage?

Yes

No

4. Please confirm the following updates to any buildings listed in Question 1 that are older than 25 years. Please ensure location numbering matches that in Question 1:

For any locations more than 25 years old, complete this chart	Location 1	Location 2	Location 3	Location 4	Location 5	Location 6
Year roof was replaced						
Year electrical was updated						
Year heating was updated						
Year plumbing was updated						

5.	Do all locations have a fire alarm system?	Yes	No
6.	Do all locations have smoke detectors on the premises?	Yes	No
7.	Are the smoke detectors at each location serviced at least semi-annually?	Yes	No
8.	Are the fire extinguishers at each location serviced at least annually?	Yes	No



## **Volunteer/Participant Accident**

N/A (Skip to Page 30)

#### A program of QBE Insurance Corporation

Accident coverage is available for volunteers and/or participants.

**Volunteer:** One who enters into or offers him/her/themselves for a service of his/her/their own free will, and who the nonprofit organization would consider a volunteer.

**Participant:** A registered person participating in supervised and sponsored activities that the nonprofit organization is making available or is responsible for.

1. How many months per calendar year is the organization in operation?

#### 2. Benefit Plan Desired:

Plan	Accident/ Aggregate	Deductible	Requested			Accidental Death & Dismemberment
A	\$10,000	\$0	\$50	\$100	\$250	\$50,000
В	\$25,000	\$0	\$50	\$100	\$250	\$50,000
С	\$50,000		\$50	\$100	\$250	\$50,000
D	\$75,000		\$50	\$100	\$250	\$50,000
E	\$100,000		\$50	\$100	\$250	\$50,000
F	\$250,000		\$50	\$100	\$250	\$50,000
G	\$500,000		\$50	\$100	\$250	\$50,000

AD&D Aggregate Limit of Liability is \$1,000,000

#### 3. Group Type:

Check off the group type that matches the applicant. If the applicant's group is a mix, insert percentages, making sure the total adds up to 100%. If the applicant's group type is not listed, describe its operation in the space provided below:

% Animal Foster Care	% Elderly/Infirm Care	% Shelter/Habitational
% Business	% Environmental	% Theater
% Child Day Care	% Fund Raising	% Vocational Training
% Community/Housing	% Music/Choral	% Youth
% Construction	% Schools	% Other (describe):
% Cultural/Social	% Senior Citizen Center	



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Indicate the number of volunteers who give their time to the organization:

One Day Per Year	Regular Volunteers	Average number of days per year for regular volunteers

#### 5. Participants:

Indicate the number of participants who attend activities with the organization:

One Day Per Year	Regular Participants	Average number of days per year for regular participants

#### 6. Other Exposures:

Activity	Number of Participants	Number of Volunteers	Approximate Number of Days Per Year
Non-Contact Sports			
Contact Sports			
Heavy Manual Labor			
Bus/Van Trips over 200 miles			
Trips by Air			
Foreign Trips (outside the United States & Canada)			
24-Hour Activity			
Trips/Outings over 2 days long			

7.	Does Applicant have knowledge, information, or access to information of any volunteer or participant-related
	act, error, omission, or incident which might give rise to a claim or suit?

Yes

No

If yes, a completed  $\underline{\text{NIA Claims Supplemental Application}}$  is required for each incident.



# **Additional Remarks**

N/A (Skip to Page 31)



## **Signatures**

**Applicable in CA:** This risk pooling contract is issued by a pooling arrangement authorized by California Corporations Code Section 5005.1. The pooling arrangement is not subject to all of the insurance laws of the State of California and is not subject to regulation by the Insurance Commissioner. Insurance guaranty funds are not available to pay claims in the event the risk pool becomes insolvent.

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Notice:** The policy for which Applicant is applying is issued by a risk retention group. The risk retention group may not be subject to all of the insurance laws and regulations of your state of domicile. State insurance insolvency guaranty funds are not available for risk retention groups.

**Notice:** This risk pooling contract is issued by a pooling arrangement authorized by California Corporations Code Section 5005.1. The pooling arrangement is not subject to all of the insurance laws of the State of California and is not subject to regulation by the Insurance Commissioner. Insurance guaranty funds are not available to pay claims in the event the risk pool becomes insolvent.

**Important Notice:** NIA's policy may not afford coverage to any claim, incident, suit, complaint, or situation the Applicant knew of prior to the effective date of the proposed policy. It is important that all such incidents that may give rise to a claim be reported to the current insurer.

Continue to next page



# **NONPROFIT APPLICANT APPROVAL**

## Please read this carefully.

Nonprofit Applicant Representative's Title	 Date	
Nonprofit Applicant Representative's Name - Electronic Signat	ature (Type Your Name Here)	
Nonprofit Applicant's Organization Name		
just the same as a manual signature when I or my agent use them o		
By entering my name and job title, I confirm that this signature wi	vill be the electronic representation of my signature for all purpo	ses
I certify that the broker listed on page 33 can fill out and submit this	s application on my behalf.	



## **BROKER SIGNATURE**

### Please read the following and confirm agreement below:

Information submitted in this application will be reviews by an underwriter to determine coverage that can be offered. Failure to provide a quotation with coverages different from those requested, shall impose no liability on any of the companies in the Nonprofits Insurance Alliance Group (AMS, NIAC, ANI, AMSIS) or SRCS Elite or QBE Insurance Corporation (QBE).

I certify that I am authorized to submit the foregoing application on behalf of the Applicant. I further certify that I am electronically signing the application as if I were physically signing it. The insurer may rely upon my electronic signature as if the application were physically executed and if requested I will supply a physical signature.

Broker's Signature	Broker Agency Name	
Print or type Broker's name	Broker's Title	Date