NIA'S APPETITE

NONPROFITS® INSURANCE ALLIANCE
A head for insurance. A heart for nonprofits.

NIA writes coverages exclusively for 501(c)(3) nonprofits

NIA cannot insure

- Nonprofit types that are not 501(c)(3), such as 501(c)(4), 501(c)(6), etc.
  Examples: Cemeteries, funeral homes, homeowners'/condo associations, political action committees or groups, unions.
- Athletic leagues or competitive travel teams
- Boy Scouts/Girl Scouts troops
- Campgrounds or retreats (property ineligible, liability can be considered)
- Chambers of commerce, trade associations, or homeowners' associations
- Churches, synagogues, temples, or houses of worship whose primary purpose is to promote the specific teachings or beliefs of a specific religion or person
- Detox facilities or methadone clinics
- Firearms: Gun ranges, firearms training, or hunting excursions
- Lockdown/detainment facilities, or facilities whose primary purpose is to hold people against their will
- Fraternities/sororities
- Medical: Ambulance services, birth centers, blood banks, EMS, first aid squads, hospitals, medical marijuana dispensaries, non-ambulatory/nursing care facilities (hospice is an exception), or physicians
- Mountain bike or motorcross groups
- Nonprofit developers that build with the intent to sell
- Nonprofits whose primary purpose is to take a position on abortion or pro-life
- Private schools that do not serve an underprivileged student body
- Saddle animal coverage (equine therapy can be considered, but equine mortality, for hire, or riding classes are not)
- Zoos

Possible exceptions to the above NIA can consider 501(c)(3) nonprofits that are only affiliated with the types of organizations above. Examples of affiliated organizations Food banks, pantries, or thrift stores connected to churches, foundations that benefit zoos, or supporting organizations.

The most current appetite list is available on NIA's website.

Submit Business Today!

View common types of nonprofits **NIA insures** at insurancefornonprofits.org/common-types.pdf

Information current as of 11/01/2026.
A newer version may be available at
Insurancefornonprofits.org/NIAs-appetite.pdf