

Commercial General Liability Coverage

Highlighted Features

- Defense fees and costs outside the policy limits when defending the insured
- Occurrence limit \$1 million, aggregate limits to \$3 million
- Umbrella limits to \$10 million available
- Occurrence Form (CG 00 01)
- Prior Acts Coverage available
- Blanket additional insured endorsements
- Fundraiser endorsement included
- Liquor Liability Form included
- Medical payments limit \$20,000 (an increase over the \$5,000 or \$10,000 limits commonly offered)
- Damage to Property of Others in Care, Custody, or Control limit \$25,000 with \$25,000 defense costs
- Newly formed entities covered until end of policy period
- Automatic liberalization
- Damage to premises rented limit \$500,000 with limits up to \$1 million available
- Client damage to employee's or volunteer's owned auto limit \$1,000 occurrence/\$3,000 aggregate
- Client damage to property of others limit \$5,000 and occurrence/\$25,000 aggregate
- Identity Theft Expense limit \$30,000
- Terrorism Travel Reimbursement limit \$30,000
- Kidnap Expense limit \$50,000
- Executive Recruitment Expense limit \$50,000
- Bail Bonds \$5,000 and Lost Earnings up to \$1,000/day
- Non-owned Watercraft less than 75 feet long
- Workplace Violence Counseling limit \$50,000
- Unsatisfied Contributions limit \$25,000
- Bodily Injury includes mental anguish
- Security Event Costs and Expenses limit \$50,000
- Cyber Extortion limit \$50,000
- Crisis Management and Reward Expense limit \$25,000
- Outside Aggressor Expenses limit \$50,000
- Network Security Reimbursement limit \$10,000
- Loss of Electronic Data and/or Protected Health Information limit \$50,000

Coverage in Action

Commercial General Liability

A nonprofit provides janitorial work opportunities to disabled clients. On one occasion, a client forgets to place warning cones while mopping an office floor, and a passerby slips and falls on her way to a restroom, suffering a torn ligament in her right knee and right wrist sprain. The nonprofit has the right protocols in place, which includes the use of warning cones, but the client simply forgets to use them.

Liquor Liability

A nonprofit hosting a fundraising event is selling tropical-themed alcoholic drinks to raise funds. Unfortunately, one of the attendee's becomes intoxicated. If the attendee injures themselves or another person attending the event, this coverage would kick in.



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

NIAC, ANI, and NANI are AM Best A IX (Excellent) insurers with 501(c)(3) status. Nonprofits Insurance Alliance® is a brand of Alliance Member Services®. © AMS. All rights reserved.

insurancefornonprofits.org