

# Damage to Property of Others

## – Additional Coverage

*NONPROFITS OWN Enhancement Endorsement to COMMERCIAL GENERAL LIABILITY*

### *Highlighted Features*

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- Limit \$5,000 occurrence/\$25,000 aggregate
- Covers damage to property of others when damage is a result of act committed by a “client” of the member
- Covers sums that member is legally obligated to pay for damage to property when damage is not committed by a “client” of the member

### *Coverage in Action*

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A nonprofit drug rehabilitation program is renting space in a building. After a week away during a nature trip to aid in the clients’ recoveries, the nonprofit staff returns to find the building had been vandalized during a break-in. Although it was found that neither the nonprofit staff, volunteers, nor clients caused the damage to the rented building, the nonprofit is held legally liable. The expenses the nonprofit incurred for the property damage are covered under their Damage to Property of Others under Additional Coverage.



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.

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