Product Highlights

For 35+ years, nonprofits have had their own coverages, customized to their specialized insurance needs. Nonprofits Insurance Alliance strives to offer the most comprehensive coverages available to nonprofits.

Product highlights are summaries of key features only. Please refer to actual policy language to understand controlling terms and conditions of NIA's insurance products.

- Commercial General Liability Coverage 2
  - Liquor Liability
  - Employee Benefits Liability 4
- Damage to Property of Others ..... 5 — Additional Coverage
- Board & Executive Liability 6
- Improper Sexual Conduct and Physical Abuse Liability 9
- Social Service Professional Liability 10
- Commercial Auto Coverage 11
- Non-Owned Auto Physical Damage Reimbursement (Employee Vehicles)..... 12
- Non-Owned/Hired Auto Liability 13
- NIAC Property Coverage..... 14
  - Inland Marine
  - Employee Dishonesty
- ANI Property Coverage written with a partner carrier 16
  - Inland Marine
  - Employee Dishonesty
- Participant/Volunteer Accident Coverage written with a partner carrier 18
- Umbrella..... 19

BLOCKS, Inc.
Silverdale, WA

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

Information current as of 09/21/2026.
A newer version may be available at
insurancefornonprofits.org/product-highlights.pdf

Commercial General Liability Coverage (CGL)

Highlighted Features

- Blanket additional insured endorsements
- Fundraiser endorsement included
- Liquor Liability Form (CG 00 33) included
- Medical payments limit $20,000 (an increase over the $5,000 or $10,000 limits commonly offered)
- Damage to property of others in member's care, custody, or control limit $25,000 with $25,000 defense costs
- Newly formed entities covered until end of policy period
- Automatic liberalization
- Client damage to employee's or volunteer's car limit $3,000
- Damage to premises rented limit $500,000 and limits to $1 million available for extra charge
- Employee Benefits Liability (EBL) available for extra charge
- Client damage to property of others limit $5,000 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 per day
- Non-owned watercraft up to 75 feet long
- Workplace Violence Counseling limit $100,000
- Unsatisfied Contributions limit $25,000
- Bodily injury includes mental anguish
- Security Event Costs and Expenses limit $50,000
- Cyber Extortion limit $50,000
- Cyber Breach Management and Reward Expense limit $25,000
- Outside Aggressor Expenses limit $100,000
- Network Security Reimbursement limit $10,000
- Loss of Electronic Data and/or Protected Health Information limit $50,000
- Communicable disease $250,000 defense sublimit (*subject to additional premium)

See next page for more information...

*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 a 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 attendees becomes intoxicated. If the attendee injures themselves or another person attending the event, this coverage would kick in.

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Employee Benefits Liability

Endorsement to Commercial General Liability Policy

Highlighted Features

- No deductible
- Retroactive coverage available
- Occurrence limit: $1 million;
  aggregate limits to $3 million
- Claims-Made ISO form (CG 04 35)

*Coverage in Action**

A nonprofit neglects to enroll an employee and her spouse in the group cancer policy, though the nonprofit was collecting premium from the employee's paycheck. This does not become evident until the employee's husband is diagnosed with cancer.

The event triggers the Employee Benefits Liability coverage, and NIA is able to pay the benefits due under the cancer policy pursuant to the terms of the Employee Benefits Liability Coverage form.

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Damage to Property of Others
– Additional Coverage

Enhancement Endorsement to COMMERCIAL GENERAL LIABILITY

Highlighted Features

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

*Coverage in Action**

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 enhancement endorsement under Additional Coverage.

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Board & Executive Liability with D&O, Fiduciary, and EPLI

Highlighted Features

- Offered on a claims-made form
- Deductible options available
- Various limits available tarting at 250K. Aggregate limits to $3 million
- Retroactive Coverage (subject to underwriting and additional premium)
- Individual member vs. individual member coverage included
- Broad definition of member-insured: Includes the nonprofit, as well as directors, trustees, officers, employees, volunteers, committee members, interns, students-in-training, and spouses/ domestic partners
- Coverage extends to third-party harassment
- Broad Employment Practices Liability (EPLI) coverage
- ERISA sublimit of $250,000 is included with a $500,000 option available (subject to underwriting and additional premium)
- Free unlimited employment risk consultations
- Subsidized subscription to the Employee Handbook Builder
- Free online sexual harassment prevention training for supervisors (where required by state law)

Board & Executive Liability with D&O and Fiduciary

Highlighted Features

- Offered on a claims-made form
- Deductible options available
- Various limits available starting at 250K. Aggregate limits to $3 million
- Retroactive Coverage (subject to underwriting and additional premium)
- ERISA sublimit of $250,000 is included with a $500,000 option available (subject to underwriting and additional premium)
- Prior Acts Coverage (subject to underwriting and additional premium)
- Individual member vs. individual member coverage included
- Broad definition of member-insured: Includes the nonprofit, as well as directors, trustees, officers, employees, volunteers, committee members, interns, students-in-training, and spouses/ domestic partners
- Coverage extends to third-party harassment

Board & Executive Liability with EPLI

Highlighted Features

- Offered on a claims-made form
- Deductible options available
- Various limits available starting at 250K. Aggregate limits to $3 million
- Retroactive Coverage (subject to underwriting and additional premium)
- Individual member vs. individual member coverage included
- Broad Employment Practices Liability (EPLI) coverage
- Free unlimited employment risk consultations
- Subsidized subscription to the Employee Handbook Builder
- Free online sexual harassment prevention training for supervisors (where required by state law)

Improper Sexual Conduct and Physical Abuse Liability (ISCPA)

Highlighted Features

- Separate limits from the General Liability Coverage form
- Various limits available starting at 250K. Aggregate limit to $3 million
- Retroactive/Prior Coverage is available
- Broad definition of insured includes the nonprofit organization, as well as executive officers and directors, employees, volunteers, interns, and students-in-training
- Reimbursement of wages for an employee suspended from work with pay during an improper sexual conduct or physical abuse investigation limit: $10,000
- Civil defense of alleged perpetrator until he or she is convicted of a criminal offense involving improper sexual conduct or physical abuse
- Coverage extends to client vs. client allegations
- Includes coverage for emotional distress arising out of sexual misconduct or physical abuse

*Coverage in Action**

One of the students in a nonprofit's school for disabled and difficult students needs to be physically restrained. The teacher does not correctly follow take-down procedures, but the resulting injuries are minor. The parents retain an attorney, and NIA is able to resolve the claim.

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Social Service Professional Liability Coverage (SSP)

Highlighted Features

- Separate limits from the General Liability Coverage Form
- Various limits available starting at 500K. Aggregate limit to $3 million
- Retroactive/Prior Acts Coverage is available
- Reimbursement of wages up to $10,000 for an employee suspended from work with pay during an investigation
- Broad definition of insured includes the nonprofit organization as well as the medical services provider for counseling, evaluation, and nursing services if that person is a volunteer or employee of the organization.
- It also includes all other employees and volunteers, as well as interns, students-in-training, and individual independent contractors.

*Coverage in Action**

A 4-month-old child in a day care facility dies in her sleep. The mother brings a lawsuit against the nonprofit. Under NIA coverage, the member will be represented during the proceedings.

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Commercial Auto Coverage

Highlighted Features

- Driver training available — online and self-study
- Fleet vehicle monitoring program and telematics for fleets of 10 or more vehicles
- Discounted motor vehicle record (MVR) checks available
- Various limits available up to a combined single limit of $1 million
- Drive other car coverage is available upon underwriting approval
- Broad definition of insured includes nonprofit itself as well as employees and volunteers
- Symbol One Liability Coverage available
- **NIA members in California:** Hired Auto Physical Damage Coverage available subject to deductible — eliminates costly daily physical damage waivers charged by rental companies
- **NIA members outside California:** Hired Auto Physical Damage coverage available for an additional premium, subject to a deductible (written by a partner carrier)
- Rental Reimbursement Coverage included by default for owned vehicles up to 30 days at $50 per day, with higher limits available
- Uninsured/underinsured motorist (UM) waiver of collision deductible included

*Coverage in Action**

A nonprofit's employee is traveling on agency business and is rear-ended by an uninsured motorist. The crash is severe, pushing the nonprofit's vehicle into the vehicle ahead. The employee's neck and back injuries are serious and require two surgeries over an extended period.

While workers' compensation insurance will pay for medical and disability benefits that are not otherwise covered, the nonprofit's uninsured motorist coverage will cover the additional economic and non-economic damages to which the employee would otherwise be entitled to receive from the uninsured motorist.

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Non-Owned Auto Physical Damage Reimbursement (Employee Vehicles)

Enhancement Endorsement to COMMERCIAL AUTO COVERAGE (California only)

The Problem

California Labor Code § 2802 states that an employer must indemnify an employee for all necessary expenditures or losses that the employee incurs in direct consequence of performing work-related duties. When an employee is using their own vehicle for work, that employee's own personal auto coverage provides protection for damage to the vehicle and is the primary layer of coverage for any liability claim.

However, many personal auto lines carriers have now adopted exclusions that eliminate coverage for an employee involved in a business-related activity, including employment with nonprofits.

This has created a gap in coverage when an employee driving their own vehicle to perform work-related duties, gets in an accident, and the employee's personal auto carrier denies the claim for physical damage. Under Labor Code § 2802, the nonprofit is still required to reimburse the employee for the loss related to the claim.

Our Solution

Product Highlights:

- $5,000 per claim limit/$25,000 annual aggregate limit
- Reimburses insured nonprofit for the paments made to employee for the physical damage to employee's personal vehicle while performing work-related duties

NIA Insurer: NIAC Only

Form: NIAC-E130

Effective Date: 07/01/2020

*Coverage in Action**

An employee of a nonprofit arts center crashes into a pole while transporting various supplies from the main office to a gallery. Because the employee had been driving their personal vehicle, the employee files a claim with their personal auto carrier.

The personal auto carrier, however, denies the claim on the basis that the employee had been performing work-related duties. Under the Non-Owned Auto Physical Damage Reimbursement, the nonprofit is able to reimburse the employee for the loss.

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Non-Owned/Hired Auto Liability

Highlighted Features

Non-Owned Auto Liability

- Covers autos the nonprofit doesn't own, lease, rent, borrow, or hire to use in connection with the nonprofit's business
- Various limits available up to $1 million
- Coverage designed to extend to the nonprofit organization and its drivers
- Coverage includes autos owned by the nonprofit's employees and volunteers

Hired Auto Liability

- Covers autos the nonprofit leases, hires, rents, or borrows, other than employees' or volunteers' autos
- Various limits available up to $1 million
- Coverage designed to extend to the nonprofit organization and its drivers
- Coverage is excess over the rental company's policy
- NIAC: Hired Auto Physical Damage Coverage included, subject to deductible, eliminates costly daily physical damage waivers charged by rental companies
- ANI: Hired Auto Physical Damage Coverage available for an additional premium, subject to a deductible (HAPD written with a partner carrier)

*Coverage in Action**

A nonprofit's employee rents a vehicle for three days for business purposes. When returning the vehicle to the rental company, damage was noticed on the vehicle. The nonprofit had purchased Hired Auto Physical Damage coverage, so, subject to the HAPD collision deductible, the claim is handled and paid by the nonprofit's auto policy, and the employee does not need to involve her personal auto insurer.

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NIAC Property Coverage

Highlighted Features

- Coverage is written on "special" modified BOP form
- Deductible amounts of $250, $500, $1,000, and $2,500; $5,000 and $10,000 available
- Business Income and Extra Expense restoration periods:18 months*
- Water backup damage to $35,000*
- Outdoor property limits: $50,000 (plant limit $1,000 and $25,000 for signs)*
- Increased Cost of Construction limit to $150,000*
- Fire Extinguisher Systems Recharge limit: $25,000*
- Arson & Vandalism Reward limit: $5,000*
- Spoilage limit: $25,000*
- Earthquake Sprinkler Leakage limit: $10,000*
- Personal Property Off Premises to $250,000*
- Personal Effects On Premises to $25,000*
- Valuable Papers and Records On Premises limit: $100,000 and $100,000 while in transit*
- Lock and Key Replacement limit: $2,500*
- Green Upgrades Coverage available upon request
- Equipment Breakdown Protection and Building Ordinances Coverages are available upon request
- Electronic data (digital assets) replaced or restored if damaged by a cyber attack — virus, harmful code, or similar attack: $10,000 sublimit included, higher limits available up to $100,000*
- Interruption of computer operations — business income and extra expense due to cyberattack, virus, harmful code or similar attack: $25,000*
- Employee/Volunteer Dishonesty Coverage available on a specified-limits basis (up to $500,000) available upon request
- Inland Marine available upon request

*Feature is available for an additional charge on the enhancement endorsement.

See next page for more information...

*Coverage in Action**

Property

Fire erupts in a storage room and investigation determines that the faulty wiring in a coffee maker was the cause. The total cost of the damages to the nonprofit's business, personal property, relocation expenses, and business income loss was more than $80,000. Fire is the leading cause of property losses and accounts for 73% of dollars paid.

Inland Marine

A pipe breaks, resulting in water damage to various items, including very expensive DJ equipment. The equipment typically moves from one location to another unscheduled location during use. When the equipment is damaged at an unscheduled location, it's still covered.

Employee Dishonesty

A nonprofit employee's criminal activity spans over multiple policy periods, resulting in the theft of $648,000 after the employee had opened an unauthorized bank account in the nonprofit's name. The employee admits to inflating invoices and depositing the extra money into the account. After an investigation, the nonprofit receives the max under the policy.

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ANI Property Coverage
written with a partner carrier

Highlighted Features

- Coverage is written on a Commercial Property form with Special Form coverage
- Equipment Breakdown is automatically included unless rejected
- Premier Property Protector Endorsement (PPPE) can be added for an additional premium

Highlighted Features of the PPPE

- Deductible amounts of $1,000, and $2,500; $5,000 and $10,000 available
- Business Personal Property Premises Extension up to 1,750 feet
- Personal Property of Others Premises Extension up to 500 feet
- Business Income coverage provided to $100,000*
- Additional limits of Business Income coverage available
- Newly Acquired or Constructed Property limit $500,000 up to 180 days
- Water backup damage to $25,000
- Outdoor property limits: $25,000 (tree/shrub limit $1,000)
- Increased Cost of Construction limit to $150,000
- Fire Extinguisher Systems Recharge limit: $10,000
- Fire Department service charge $25,000
- Arson & Vandalism Reward limit: $5,000
- Contamination/Spoilage limit: $10,000
- Earthquake Sprinkler Leakage limit: $10,000
- Underground Pipes, Flues, or Drains limit: $5,000
- Fine Arts limit $25,000
- Property Off Premises to $500,000
- Personal Effects and Property of Others $25,000
- Property at Conventions, Fairs, Exibitions, Special Events $25,000
- Valuable Papers and Records limit: $50,000
- Lock Replacement limit: $1,000
- Equipment Breakdown Protection available for quoting with submission
- Electronic data processing equipment, data or media limit: $10,000
- Accounts Receivable limit: $25,000
- Crime Coverage available upon request
- Business Income and extra expense – utility service interruption limit $25,000
- Ordinance or Law – Coverage A – undamaged portion of buildings up to building limit
- Ordinance or Law – Coverage B – Demolition Cost limit $250,000*
- Ordinance or Law – Coverage C – Increased Cost of Construction limit $250,000*
- Off Premises power failure $25,000
- Property in-transit $50,000

*Additional limits available for purchase

See next page for more information...

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Participant/Volunteer Accident Coverage

written with a partner carrier

Highlighted Features

- Underwritten with a partner carrier, rated "A" (Excellent) by AM Best
- Covers all volunteers and participants engaged in assigned or sponsored activities, respectively, of the nonprofit agency
- Includes travel to and from covered activities
- AD&D scheduled benefits up to $500,000
- Excess Accident Medical Expense limits available from $10,000 to $500,000
- Deductible options available from $0 to $250
- Medical and prescription expenses paid at 100% of usual and customary. Dental expenses paid up to $300 per tooth, $1,000 aggregate
- Excess Accident Medical Coverage payable secondary to other health care plans

*Coverage in Action**

A student attends a school the nonprofit operates and is injured when he accidentally runs into a volleyball pole during a school-sponsored game. Coverage for the medical expenses incurred as a result of the accident is excluded under the school's General Liability policy. The Accident Policy pays up to the maximum allowable for the student's covered accident medical expenses.

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Umbrella (UMB)

Highlighted Features

- Umbrella limits up to $3 million available for most liability lines. For well-qualified low-to-moderate risk accounts, limits up to $5 million may be considered, subject to underwriting review and available capacity.

  Limits offered reflect a thoughtful underwriting approach and are tailored to the individual risk. Higher-hazard classes typically qualify for more conservative limit offerings.
- Our umbrella is written on a follow form basis and may include coverage over the following underlying policies:
  - Commercial General Liability
    - Liquor Liability (Umbrella available for NIAC only)
    - Employee Benefits
  - Commercial Auto
  - Board & Executive Liability:
    - Directors & Officers
    - Fiduciary
    - Employment Practices Liability
  - Improper Sexual Conduct & Physical Abuse:

    When available, coverage for ISCPA is offered with limits up to $1million, subject to underwriting guidelines.
  - Employers Liability
  - Social Service Professional Liability

*Coverage in Action**

A nonprofit's insured driver pulls out from a stop sign and hits a motorcyclist driving down the road. Unfortunately, the motorcyclist's injuries were significant. The claim settlement exceeded the $1 million primary limit on the insured's Commercial Auto policy. Fortunately, the nonprofit had Commercial Auto Liability in their Umbrella policy, which was opened to cover the exposure.

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NONPROFITS ® INSURANCE ALLIANCE

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.

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.
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