

Our Organizations:

Alliance of Nonprofits for Insurance, RRG (ANI) Nonprofits Insurance Alliance of California (NIAC) National Alliance of Nonprofits for Insurance (NANI) Alliance Member Services (AMS)

How We're Helping Nonprofits and Brokers During COVID-19



The COVID-19 outbreak requires all of us to be flexible in how we help nonprofits manage budgets and continue to do their crucial work in

our communities. As a nonprofit insurer exclusively serving 501(c)(3) organizations, we have a vested interest in making sure our members are able to continue their good work in the community.

We are therefore making it even easier for independent brokers that represent nonprofits to work with us so that nonprofits can get the insurance the need. We are also helping nonprofits by modifying deductibles, elongating reimbursements for car rentals, and suspending finance charges.

Unless otherwise indicated, all of the actions take effect from now until June 1, 2020, at which time we will reassess.

Brokers

For brokers, we are taking several steps to reduce administration normally involved in renewal and new business applications. To streamline business for brokers through the COVID-19 pandemic, NIA is announcing the following:

- Streamlined renewal process that takes advantage of our autorenewal practices
- Easier new business application process through reduced paperwork
- Premium adjustments related to changes in operation due to COVID-19 government orders

For more details, please log in to the Broker Portal.

Nonprofits

For nonprofits, we are announcing several modifications related to billing, deductibles, and car rental reimbursement:

- Suspension of cancellations for nonpayment
- Suspension of finance charges on payment plans

- For nonprofits with Commercial General Liability, Social Service Professional Liability, or Directors and Officers Liability, suspension of billing and collection of liability deductibles
- For nonprofits with Businessowners Property insurance, waiving of deductibles for losses to insured property
- For nonprofits with Auto Physical Damage insurance, waiving of the deductible for Comprehensive Physical Damage and Collision claims and extending car rental reimbursement for as long as is necessary to complete repairs on insured vehicles

We will do our very best to support nonprofits and brokers through these trying times.

If your nonprofit is a member of the Nonprofits Insurance Alliance, you have access to free, unlimited consultations with our loss control manager. We also have sample property inspection checklists on our secure website. For more information, contact Loss Control at losscontrol@insurancefornonprofits.org or call: 831-621-6076

If your nonprofit is not a member of the Nonprofits Insurance Alliance and you'd like to learn more about joining our community, please check out our <u>list of coverages</u>, as well as the <u>benefits of membership!</u>