

Insurance Essentials

**What Chapters Need to Know
In Order to Best Protect Themselves**

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Workshop Presenter



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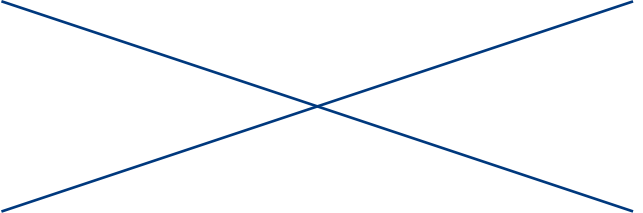


Good Work Demands Some Risk

“Healthy Habits” of a Risk-Aware Chapter

- Risk and Insurance is a *“Part of Doing Business”*
- Chapter-Wide Awareness
- Enforces Chapter Policies
- “Knows the Dates” / Annual Review
- Understands the Limits of Insurance
- Recognizes Non-Insurance Risks

Chapter Risk Worksheet — Part 1

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
<i>Example:</i> Chapter Potluck: Meal	Food Poisoning; Slips and Falls; Burns	

A gold umbrella is shown in the rain, with water droplets falling around it. The umbrella is open and its handle is visible. The background is dark, making the gold umbrella stand out.

Selecting a Good Broker

- Attentive to the needs of nonprofit membership organizations
- Direct access to carriers that write insurance for nonprofits
- Willing to talk and understand your needs
- Available throughout the year, not just at renewal

Types of Insurance

- General Liability: \$1M per claim / \$2M aggregate
 - Liquor Liability : \$1M / \$1M
- Directors & Officers: \$1M / \$1M
- Non-Owned & Hired Auto: \$1M / \$1M
- Volunteer / Participant Accident: \$50K / \$1M

Types of Insurance, cont.

- Improper Sexual Conduct: \$250K / \$250K
- Commercial Property
- Terrorism (certified acts)

Exclusive Limits vs. Shared Limits

Chapter Risk Worksheet – Part 2

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Potluck: Meal	Food Poisoning, Slips and Falls, Burns	???

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Potluck: Meal	Food Poisoning; Slips and Falls; Burns	General Liability
Fundraising Gala: Hired Venue		
Fundraising Gala: Alcohol Related Incident		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Potluck: Meal	Food Poisoning, Slips and Falls, Burns	General Liability
Fundraising Gala: Hired Venue	Property Damage	General Liability
Fundraising Gala: Alcohol Related Incident		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Potluck: Meal	Food Poisoning, Slips and Falls, Burns	General Liability
Fundraising Gala: Hired Venue	Property Damage	General Liability
Fundraising Gala: Alcohol Related Incident	Auto Collision	General Liability (Liquor Liability)

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Fundraising Gala: Volunteer Injury	Volunteer Injury	Volunteer Accident
Childcare: Youth		
Board Decision: Board Member Expulsion		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Fundraising Gala: Volunteer Injury	Volunteer Injury	Volunteer Accident
Childcare: Youth	Youth Abuse, etc.	Improper Sexual Conduct
Board Decision: Board Member Expulsion		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Fundraising Gala: Volunteer Injury	Volunteer Injury	Volunteer Accident
Childcare: Youth	Youth Abuse, etc.	Improper Sexual Conduct
Board Decision: Board Member Expulsion	Member Claims	Directors & Officers or General Liability

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Driving — Volunteer at Fault Collision: Other Vehicle	Third-party Injury	Non-Owned Auto
Driving — Volunteer at Fault Collision: Member Passenger		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Driving — Volunteer at Fault Collision: Other Vehicle	Third-party Injury	Non-Owned Auto
Driving — Volunteer at Fault Collision: Member Passenger	Passenger Injury	Non-Owned Auto

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Picnic: Picnic Games	Participant Injury	General Liability Participant Accident
Chapter Event: Pool Party		
Chapter Storage Unit		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Picnic: Picnic Games	Participant Injury	General Liability Participant Accident
Chapter Event: Pool Party	Drowning, Slips, and Falls	General Liability Participant Accident
Chapter Storage Unit		

Chapter Risk Worksheet

<i>Chapter Activity</i>	<i>Potential Risk</i>	<i>Insurance Policy</i>
Chapter Picnic: Picnic Games	Participant Injury	General Liability Participant Accident
Chapter Event: Pool Party	Drowning, Slips, and Falls	General Liability Participant Accident
Chapter Storage Unit	Theft / Fire	Commercial Property

“Healthy Habits” — Revisited

- Risk and Insurance is a *“Part of Doing Business”*
- Chapter-Wide Awareness
- “Know the Dates” / Annual Review
- **Talk with your broker** to discuss chapter activities and coverage

Risk and Insurance Resources

- Conference Materials
 - Workshop — Insurance Policies
 - Workshop — Risk Assessment and Insurance
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Risk and Insurance Q&A

