



General Liability



Highlighted Features of our Nonprofits' OWN General Liability Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
No deductible	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Occurrence Limit \$1 million: Aggregate Limits to \$3 million	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Umbrella Limits to \$10 million available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Occurrence Form	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Prior Acts Coverage available for additional charge	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Blanket Additional Insureds includes landlords, permittees, mortgagees, volunteers, funders, lessors of leased equipment and charitable institutions	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fundraiser endorsement included	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Liquor Liability form included	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Medical Payments Limit \$20,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Aggregate Limits per Location	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Damage to Property of Others in your Care Limit \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Newly Formed Entities covered until end of policy period	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Automatic liberalization	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Damage to Premises Rented to You (Fire Legal) Limit \$500,000. Limits up to \$1 million available for extra charge	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Client Damage to Employee's or Volunteer's Car Limit \$3,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Client Damage to Property of Others Limit \$5,000 occurrence/\$25,000 aggregate	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Identity Theft Expense Limit \$30,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Terrorism Travel Reimbursement Limit \$30,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Kidnap Expense Limit \$50,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Executive Recruitment Expense Limit \$50,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Bail Bonds \$5,000 and Lost Earnings up to \$1,000/day	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Non-owned Watercraft up to 75 feet	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Workplace Violence Counseling Limit \$50,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Unsatisfied Contributions Limit \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Privacy Liability and Cyber Coverage	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Bodily injury includes mental anguish	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Product Highlights are summaries of key features only. Actual policy language is controlling.



Directors and Officers



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Highlighted Features of our Nonprofits' OWN Directors and Officers Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
No deductible is standard	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Occurrence Limit \$1 million: Aggregate Limits to \$2 million and Umbrella Limits up to \$10 million available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Defense outside the policy limits	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Duty to defend	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Superior Event Trigger Coverage Form, not Claims- Made	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Prior Acts Coverage for an additional charge	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Broad definition of insured including the nonprofit itself as well as directors, trustees, officers, employees, volunteers, committee members, interns, students-in- training, and spouses	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Coverage extends to third-party Harassment	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Broad Employment Practices Liability coverage	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fiduciary Liability include at full policy limit	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
ERISA sublimit of \$250,000 included. \$500,000 available for additional charge.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
No "Hammer Clause"	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Breach of Contract Limit \$250,000 for defense	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Wage and Hour Limit \$250,000 for defense	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Punitive Damages where insurable	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Member vs member coverage included	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FREE unlimited employment risk management consultations for insureds	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Employee Handbook Builder - If D&O insurance is purchased, a highly subsidized subscription to the Thompson Handbook Builder. Annual subscription cost is \$99 (\$300 savings).	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Flat rate D&O available for nonprofits with zero employees	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No



Improper Sexual Conduct



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Highlighted Features of our Nonprofits' OWN Improper Sexual Conduct Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
No Deductible	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Separate Limits from the General Liability	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Typical Limit \$1 million: Aggregate Limits to \$3 million and Umbrella Limits to \$10 million available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Lower limits available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Superior Event Trigger Coverage Form, not Claims-Made	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Prior Acts Coverage available for an additional charge	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Broad definition of insured includes the nonprofit itself as well as executive officers and directors, employees, volunteers, interns, and students-in-training	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Reimbursement of Wages for an employee suspended from work with pay during an Improper Sexual Conduct investigation. Limit \$10,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Civil defense of alleged perpetrator until he or she is convicted of a criminal offense involving sexual misconduct	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Coverage extends to client vs. client allegations	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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Social Service Professional



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Highlighted Features of our Nonprofits' OWN Social Service Professional Coverage

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ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys																										
No Deductible	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Separate Limits from the General Liability	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Occurrence Limit \$1 million: Aggregate Limits to \$3 million and Umbrella Limits to \$10 million available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Occurrence Form, not Claims-Made	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Prior Acts Coverage available for additional charge	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Reimbursement of Wages for an employee suspended from work with pay during an investigation. Limit \$10,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Broad definition of insured includes the nonprofit itself as well as medical services providers for counseling, evaluation and nursing services if a volunteer or employee. Also includes all other employees and volunteers, as well as interns and students-in-training	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Nonprofit member (other than medical service providers) covered for alleged improper oversight or supervision of medical professionals (see policy conditions applying to medical service providers).	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
Broad coverage applies to nonprofits professionals including (but not limited to):	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No																										
<table border="0"> <tr> <td>Acupuncturists</td> <td>Nurse assistants</td> </tr> <tr> <td>Adoption service employees</td> <td>Nutritionists</td> </tr> <tr> <td>Aides</td> <td>Opticians</td> </tr> <tr> <td>Assisted living providers</td> <td>Phlebotomists</td> </tr> <tr> <td>Childcare workers</td> <td>Psychotherapists</td> </tr> <tr> <td>Chiropractors</td> <td>Psychologists</td> </tr> <tr> <td>Counselors</td> <td>Resident home care providers and supervisors</td> </tr> <tr> <td>Daycare providers</td> <td>Social Workers</td> </tr> <tr> <td>Educational professionals</td> <td>Therapists</td> </tr> <tr> <td>Home Health Aides</td> <td>Tutors</td> </tr> <tr> <td>Instructors</td> <td>Veterinary professionals</td> </tr> <tr> <td>Mentors</td> <td></td> </tr> <tr> <td>Nurses</td> <td></td> </tr> </table>	Acupuncturists	Nurse assistants	Adoption service employees	Nutritionists	Aides	Opticians	Assisted living providers	Phlebotomists	Childcare workers	Psychotherapists	Chiropractors	Psychologists	Counselors	Resident home care providers and supervisors	Daycare providers	Social Workers	Educational professionals	Therapists	Home Health Aides	Tutors	Instructors	Veterinary professionals	Mentors		Nurses			
Acupuncturists	Nurse assistants																											
Adoption service employees	Nutritionists																											
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Assisted living providers	Phlebotomists																											
Childcare workers	Psychotherapists																											
Chiropractors	Psychologists																											
Counselors	Resident home care providers and supervisors																											
Daycare providers	Social Workers																											
Educational professionals	Therapists																											
Home Health Aides	Tutors																											
Instructors	Veterinary professionals																											
Mentors																												
Nurses																												

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Cyber Coverage



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Highlighted Features of our Nonprofits' OWN Cyber Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
<p>Liability (E52 Endorsement Provided by ANI/NIAC)</p> <p>Endorsed to the CGL policy – full policy limits for claims by third parties related to a breach</p> <p>“Occurrence” includes identity theft or disclosure of personal identifying information, whether stolen electronically or from printed or written materials</p> <p>Breach notification and credit monitoring costs up to \$50,000.</p> <p>“Cyber Extortion” - \$50,000 sublimit for extortion demand related to your computer system</p> <p>“Crisis Management & Reward Expenses” - \$25,000 sublimit for PR firms or law firms to assist with publicity issues</p> <p>HIPPA expense included</p> <p>Property (Provided by Companion Program BOP Policy)</p> <p>Electronic Data (digital assets) replaced or restored if damaged by a cyber attack – virus, harmful code or similar attack - \$10,000 sublimit free, higher limits available up to \$100,000 for additional premium</p> <p>Interruption of computer operations – business income and extra expense due to cyber attack – virus, harmful code or similar attack - \$10,000 sublimit</p>	<p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> Yes</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

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Business Auto Liability



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(800) 359-6422

Highlighted Features of our Nonprofits' OWN Business Auto Liability

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
Combined Single Limit \$1 million: Umbrella Limits to \$10 million available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Broad definition of insured includes the nonprofit itself as well as employees and volunteers	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Symbol one liability coverage available	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Hired auto physical damage is available for an additional charge upon request	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Rental Reimbursement included for owned vehicles up to 30 days @ \$50 a day	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
UM waiver of collision deductible included	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Drive Other Car coverage – free when requested	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FREE driver training (online, in person, and self-study)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
FREE fleet vehicle monitoring program	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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Non-Owned/Hired Auto Liability



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Highlighted Features of our Nonprofits' OWN Non-Owned/Hired Auto Liability

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ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
Non-Owned Auto Liability Highlighted Features			
Covers autos you don't own, lease, rent, borrow, or hire used in connection with your business	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Your organization and the driver are all covered	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Includes autos owned by your Employees and Volunteers	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is excess over the Employee's or Volunteer's personal auto policy	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Drops down to become primary if the Employee's or Volunteer's auto policy does not apply (e.g., business use exclusion)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
\$1,000,000 Limits	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Umbrella, if applicable, follows form	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Low Minimum Premium	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Hired Auto Liability Highlighted Features			
Covers autos you lease, hire, rent or borrow (other than Employees' or Volunteers' autos)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Your organization and the drivers are all covered	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Excess over the rental company's policy	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Drops down to become primary if rental company's policy is excess (as is the case in some states)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
\$1,000,000 Limits	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Umbrella, if applicable, follows form	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Low Minimum Premium	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Hired Auto Physical Damage available subject to deductible – eliminates costly daily physical damage waivers charged by rental companies.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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Highlighted Features of our Nonprofits' OWN Property Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
Coverage is written on "special" modified BOP form	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Deductible amounts of \$250, \$500, \$1,000 and \$2,500, \$5,000 and \$10,000 available.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Low Minimum Premium	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Employee/Volunteer Dishonesty available on a specified limits basis (limits up to \$500,000)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Business Income and Extra Expense restoration periods - 18 months	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Water Backup damage up to \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Outdoor property limits (plants Limit \$1,000, signs up to \$25,000)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Increased Cost of Construction Limit \$100,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fire Extinguisher Systems Recharge Limit \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Arson & Vandalism Reward Limit \$5,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spoilage Limit \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Earthquake Sprinkler Leakage Limit \$10,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Personal Property Off Premises up to \$250,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Personal Effects up to \$25,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Valuable Papers and Records on premises Limit \$25,000 and \$10,000 while in transit	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Lock and Key Replacement Limit \$2,500	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Green Upgrades Coverage available upon request	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Equipment Breakdown Protection and Building Ordinances	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Coverage are available upon request	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Electronic Data (digital assets) replaced or restored if damaged by a cyber attack – virus, harmful code or similar attack - \$10,000 sub limit free, higher limits available up to \$100,000 for additional premium	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Interruption of computer operations – business income and extra expense due to cyber attack – virus, harmful code or similar attack - \$10,000 sublimit	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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Highlighted Features of our Nonprofits' OWN Accident Coverage

(All included at no additional charge, unless noted)

ANI and NIAC are 501(c)(3) nonprofits whose sole mission is to support the nonprofit sector. Insures ONLY for 501(c)(3) nonprofits!	Nonprofits' OWN Specialized Product	The Other Guys	
Underwritten by QBE Insurance Corporation – rated “A” (Excellent) by A.M. Best	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Covers all volunteers and participants engaged in assigned or sponsored activities, respectively, of the nonprofit agency	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Includes travel to and from covered activities	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
AD&D scheduled benefits up to \$50,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Excess Accident Medical Expense limits available from \$10,000 to \$250,000	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Deductible options available from \$0 to \$250	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Medical and prescription expenses paid at 100% of usual and customary. Dental paid up to \$300 per tooth, \$1,000 aggregate.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Excess Accident Medical coverage payable secondary to other health care plans	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Certain limitations and exclusions apply – coverage form available for review	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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