

# Nonprofit Coverage Fact Sheet

Monitor will consider any size account and most types of organizations; however, its target market can best be described as nonprofit organizations under Section 501(c) of the Internal Revenue Code of 1986 (as amended).

## Available Risks Covered<sup>1</sup>

- Advocacy groups
- Alumni clubs
- Animal welfare
- Arts, humanities, and theaters
- Athletic leagues
- Cemeteries
- Chambers of commerce
- Charter schools (public and private)
- Churches
- Civic associations
- Cooperatives
- Country clubs
- Daycare facilities
- Economic development organizations
- Educational services
- Federated charities
- Hobby clubs
- Housing and shelters
- Human services
- Job training
- Medical and scientific research organizations
- Museums
- Nature conservation
- Outpatient clinics
- Property owners associations<sup>2</sup>
- Regulatory boards
- Rehabilitation services
- Religious schools
- Social organizations
- Social service organizations
- Special education services
- Trade associations
- Veterans' organizations
- Youth clubs

## Program Specifics

- Minimum Directors and Officers premiums start at \$650 in many states
- Minimum retention is \$0 for Individual Directors and Officers Liability; \$500 Corporate Liability; \$1,000 Employment Practices Liability
- Limits of liability up to \$5 million primary and excess
- Online quoting and binding authority
- Auto renewals on select accounts
- Two-year policies available for select accounts



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## Minimum Information Required to Quote

- Location (city, state)
- Nature of Business
- Employee Breakdown
- Asset Size
- Fund Balance = (Total Assets – Total Liabilities)

## Association Relationships

- Biotechnology Industry Organization
- Center for Nonprofit Management (Tennessee)
- Connecticut Association of Nonprofits
- Hawaii Alliance of Nonprofit Organizations
- Human Services Federation (Nebraska)
- Idaho Nonprofit Center
- Iowa Nonprofit Resource Center
- Minnesota Council of Nonprofits
- Montana Nonprofit Association
- North Dakota Association of Nonprofit Organizations
- South Dakota Nonprofit Association
- Texas Association of Business
- Texas Association of Nonprofit Organizations
- Wisconsin Nonprofit Association

*Monitor retains sole underwriting judgment and authority for each risk based on underwriting standards and guidelines.*

<sup>1</sup>This is not an all-inclusive list. Coverage from other types of organizations may be available.

<sup>2</sup>Nonstandard terms may be available for property owner associations in CA, FL, LA, TX and New York City.

## Contact Us Today

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