



The ASAE Endorsed Association Office Package (AOP) Program

FREQUENTLY ASKED QUESTIONS

This is a general overview of common questions regarding business insurance. It is important to note that each organization has unique exposures and you should speak to your insurance agent/broker to ensure your current business insurance coverage addresses your organization's specific needs.

1. My organization does not have a physical office location why do I need to purchase an Office Package Policy?

An Office Package Policy is a bundled business insurance policy. The policy may include many coverages that a professional or trade association may need such as crime coverage including employee dishonesty and General Liability insurance. General Liability provides coverage for claims made by third parties for bodily injury and property damage that occurs during the nonprofit's operations.

2. What is the benefit of General Liability insurance if we don't have a physical office location?

An Office Package Policy includes General Liability and can include coverage for on-premises and off-premises liability. Should your organization have events such as networking meetings or your annual convention, the policy may also extend General Liability coverage for events. Many contracts that organizations sign with venues and vendors require that the organization has General Liability insurance in place. General Liability also can include Personal & Advertising Injury coverage which is an important feature.

3. Our nonprofit organization is run out of a home residence doesn't homeowners insurance cover the organization?

The homeowner's insurance policy does not extend coverage to the nonprofit organization. Many homeowners' policies exclude coverage of business-related claims, while others forbid business use of your home. It is best that you have an Office Package policy in place for the organization.

4. Is Cyber Liability included in an Office Package Policy?

Most office package policies do not automatically include Cyber Liability. This coverage may be added by an endorsement and have different coverage levels. The Cyber Liability coverage should include both first-party (loss to your organization) and third-party (loss to someone else) coverage. If an endorsement is not available, organizations can purchase separate Cyber Liability insurance.

5. Does the Office Package Policy include Directors and Officers Liability and Employment Practices Liability?

No, Directors & Officers Liability and Employment Practices Liability coverage is offered through a separate insurance policy commonly known as Nonprofit Directors & Officers (D&O) Liability insurance. This type of policy provides coverage for allegations of mismanagement of the nonprofit along with coverage for the organization to address employment related allegations of wrongful termination, discrimination and harassment among other features.

6. What if my laptop is stolen is there coverage to replace my laptop?

Many Office Package Policies include property coverage including coverage for laptops. Be sure to ask your agent/broker if coverage for laptops extends worldwide.

7. What type of items are considered covered within business personal property coverage?

Business Personal Property insurance covers damage or loss of office equipment, inventory and other property the nonprofit owns. Fire and theft are common claims. Please be aware that not all insurance policies extend coverage for losses associated with floods and earthquakes.

8. Is Liquor Liability included in an Office Package Policy?

Your organization should confirm with your agent/broker that a minimum of Host Liquor Liability is included in your Office Package policy. Host Liquor Liability coverage would extend for events that involve alcohol so long as your organization is not in the business of serving or selling alcohol.

9. Is Workers Compensation insurance included on the Office Package or is it a separate insurance policy?

If your organization has employees, you will need to purchase a separate Workers Compensation Insurance policy as this coverage is not included within the Office Package Policy. Both state and federal insurance requirements will apply, typically mandating that you pay for workers' compensation and unemployment insurance, and possibly for disability insurance as well.

These FAQs are informational and do not grant coverage. The actual coverage afforded is subject to the terms, conditions, and exclusions of the insurance policy as issued.

Questions? Email Michelle Evans at michelle.evans@affinitynonprofits.com or visit us online at www.asae-aon.com

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Please note that the precise coverage afforded is subject to the terms, conditions, and exclusions of the policy as issued.

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