

Affinity Nonprofits – Business Insurance Overview

Property

Building coverage available for owned buildings. Business Personal property available at replacement cost.

Business Interruption

Business income, extra expense, rental income.

Business Liability

Products/completed operations, personal and advertising injury, fire damage, legal liability, medical payments, host liquor liability.

Automobile Liability

Owned, hired or non-owned autos, comprehensive and collision, hired car physical damage.

Crime/Employee Dishonesty

Employee dishonesty, forgery and alteration, ERISA Compliance.

Professional Liability

Sublimits for errors and omissions relating to:

- referral services to third parties;
- education or training for members and non-members;
- maintaining a preferred vendor program;
- negotiating group insurance plans for members;
- fundraising;
- consulting and research services provided to members;
- maintaining a website;
- publications of newsletters;
- research materials; and
- maintaining membership records.

Eligible Classes, Submission Requirements and Other Products

Eligible Classes:

- | | |
|------------------------------|------------------------------------|
| • Art Conservators | • Economic Development |
| • Art Dealers/Suppliers | Organizations Educational/Research |
| • Art Galleries | Organizations Foundations |
| • Chambers of Commerce | • Historical Societies |
| • Civic/Social Organizations | • Museums |

For larger organizations and other types of nonprofits such as social/human service and trade/professional associations please inquire.

Sexual Abuse or Molestation

Sublimits of liability for actual or alleged abuse including coverage for mental anguish, shock, and humiliation due to abuses.

Special Event Liability

Business Liability for events subject to underwriting review.

Cultural Organization Enhancement Endorsement

This endorsement provides additional coverage as follows:

for Accounts Receivable; Electronic Data Processing Equipment; Debris Removal; Loss of refrigeration, change in Temperature and Humidity; Valuable Papers and Records and Personal Property of Others Web Site Business Interruption—\$50,000 Other features as outlined on new endorsement

Available to all eligible classes this endorsement provides additional coverage noted below, please see endorsement for all features:

- Newly Acquired or Constructed Property
 - \$500,000 Building
 - \$500,000 Business Personal Property
 - \$250,000 Business Income & Extra Expense
- \$75,000 Accounts Receivable
- \$75,000 Valuable Papers & Records
- \$50,000 Computers & Media
- \$50,000 Electronic Data
- \$50,000 Forgery or Alteration

Submission Requirements:

BOP Application or ACORD applications
3 years of currently valued loss runs

Other Products we offer:

- Management Liability (D&O/Employment Practices Liability)
- Cyber Liability
- Volunteer/Participant Accident
- Event Cancellation Insurance



Email or have your broker/agent email info@affinitynonprofits.com or visit us online at affinitynonprofits.com



Affinity Nonprofits

BOP coverage not available in AK or HI and restrictions apply in other states. Please note that the precise coverage afforded is subject to the terms, conditions, and exclusions of the policy as issued. Note that the Professional Liability sublimit offering is not available to Conservators and isn't available in the following states: NM, NY, ND, SD.

Affinity Nonprofits is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc., a licensed producer in all states (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. F-14639-0725