



Summary of Typical Insurance Coverage for Non For Profit Associations

Here is a summary of the insurance coverage typically available to Non For Profit Associations and which will address the principal exposures.

Property Insurance

Covers the loss or damage of physical property such as office equipment, computer equipment, and tenant's improvements. Provides coverage against perils such as fire, theft, vandalism and water damage.

Commercial General Liability Insurance

Covers allegations of Property Damage, Bodily Injury, Personal Injury or Advertising Injury to third parties. This coverage will often be contractually required in a lease.

Commercial General Liability will provide coverage in the event you cause bodily injury or property damage while attending a conference or if someone claims against your association after being injured at an event hosted or organized by your organization.

Directors & Officers Liability Insurance

Provides coverage against allegations for which directors and officers can be held personally liable, including:

- Statutory liability claims such as unpaid wages, source deductions, and sales taxes.
- Errors, misstatements, acts, omissions, neglect or breach of duty in their role.
- Employment or volunteer related issues such as discrimination, harassment, wrongful termination and invasion of privacy.
- Fiduciary liability arising from alleged errors, omissions, or breach of fiduciary duties in the management of employee benefit plans.

Publisher's Liability / Media Liability Insurance

Provides coverage from the different exposures arising out of your publications, such as:

- Defamation including libel and slander.
- Disparagement or harm to character, reputation or feelings.
- Invasion or infringement of or interference with the right of privacy or publicity.
- Piracy, plagiarism or misappropriation of information or ideas.
- Infringement of copyright, title, slogan, trademark, trade name or service mark.

Under the CFHSS program, the Publisher's Liability / Media Liability coverage is provided through the Errors & Omissions Liability component, which is available in conjunction with the Directors & Officers Liability Insurance.