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888-224-8806

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CHARITABLE ORGANIZATIONS AND FOUNDATIONS INSURANCE

Protect Your Charity from Harm

Focusing on Helping Others

Why Coverage Is Important:

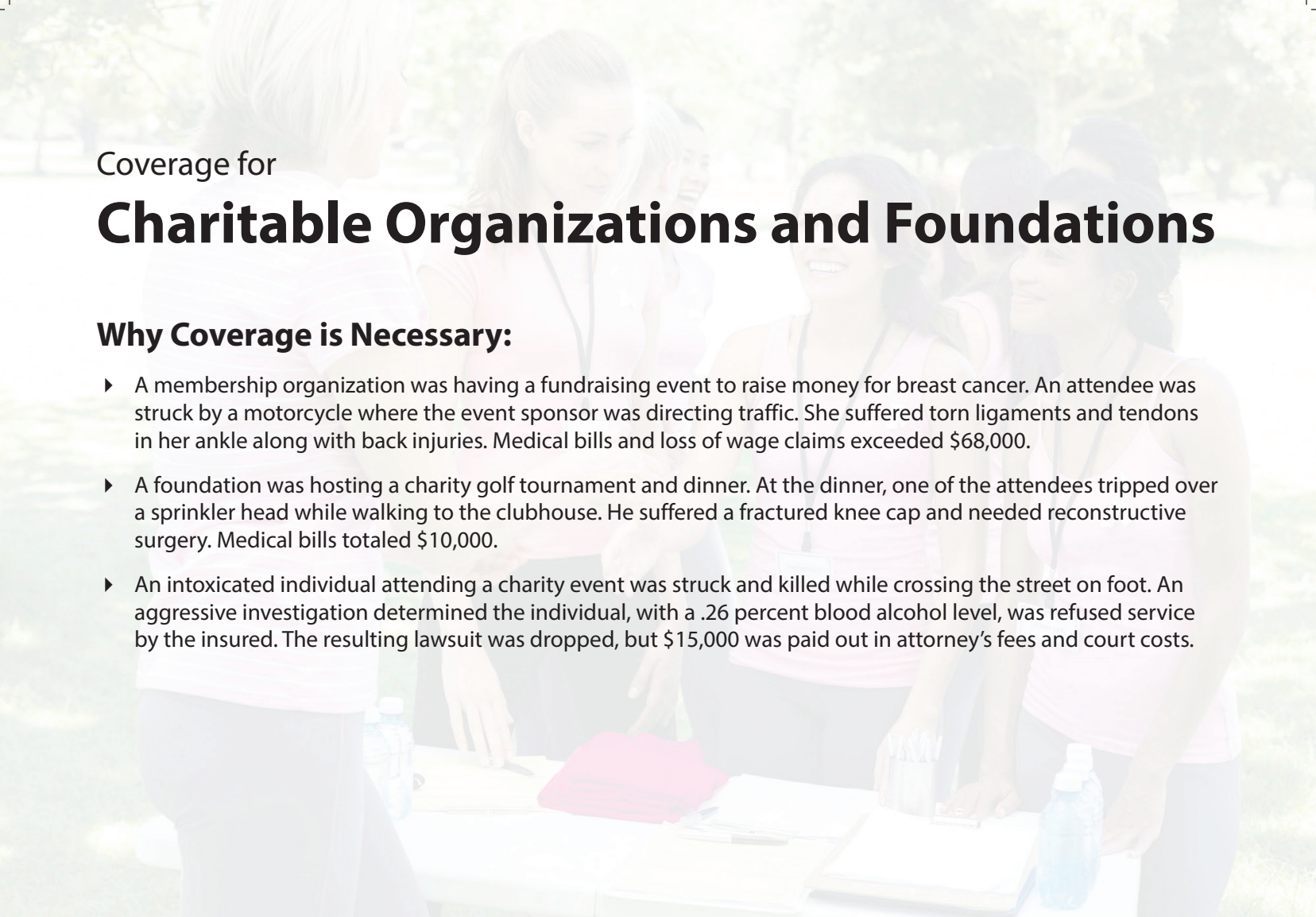
- ▶ Minimum premium of \$395 for general liability and property combined
- ▶ General liability covers volunteers
- ▶ Coverage for business meetings and seminars is included
- ▶ Blanket special event endorsement is available with host liquor coverage
- ▶ Abuse and molestation coverage is available
- ▶ Educational enhancement endorsement is available for business seminars and instructional workshops

Charitable organizations and foundations can be found in all communities and are created to promote awareness to a specific cause or community need. These organizations typically host multiple events throughout the year in order to raise the funds necessary to support their cause and meet their goals.

Purchasing the right insurance policy with coverages like general liability, directors and officers, employment practices liability and blanket special event will give a charitable foundation like yours the protection it needs and deserves.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your business



Coverage for

Charitable Organizations and Foundations

Why Coverage is Necessary:

- ▶ A membership organization was having a fundraising event to raise money for breast cancer. An attendee was struck by a motorcycle where the event sponsor was directing traffic. She suffered torn ligaments and tendons in her ankle along with back injuries. Medical bills and loss of wage claims exceeded \$68,000.
- ▶ A foundation was hosting a charity golf tournament and dinner. At the dinner, one of the attendees tripped over a sprinkler head while walking to the clubhouse. He suffered a fractured knee cap and needed reconstructive surgery. Medical bills totaled \$10,000.
- ▶ An intoxicated individual attending a charity event was struck and killed while crossing the street on foot. An aggressive investigation determined the individual, with a .26 percent blood alcohol level, was refused service by the insured. The resulting lawsuit was dropped, but \$15,000 was paid out in attorney's fees and court costs.

Eligible Risks:

- ▶ Risks with revenues up to \$3,000,000
- ▶ Up to 2,500 active members
- ▶ New ventures are eligible

Most Common Ineligible Risk Characteristics:

- ▶ International mission trips
- ▶ International exchange programs
- ▶ Organizations involved in protest, rallies or demonstrations