



Nonprofit 501(c)(3) Organizations Program Highlights

Empire Pacific Sovereign is partnering with First Nonprofit Insurance Company to provide our retail agents a complete line of insurance products for their charitable nonprofit clients with Internal Revenue Service 501(c)(3) classification. Included are social service providers, community groups, foundations, and educational and cultural organizations. First Nonprofit offers a full suite of coverages tailored specifically for the unique exposures of charitable organizations serving their communities. Their risk management and claims professionals have extensive experience with nonprofits and are valuable assets for the Insured.

First Nonprofit has been dedicated to serving the nonprofit community for over 30 years, with a history of stable rates in all market conditions. It is a wholly owned subsidiary of Mutual Insurers Holding Company which affords policyholders all the rights of mutual ownership. Since the company is owned by the policyholders, there are no investors or Wall Street analysts to satisfy.

First Nonprofit is rated A- (Excellent), Financial Size VII by A.M. Best Company

Empire Pacific Sovereign, LLC.

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Nonprofit 501(c)(3) Organizations Target Risks

Mental Health / Counseling

- Behavior Disorder Counseling
- Crisis Intervention
- Disabled / Handicapped
- Family Counseling
- Hospice
- Outpatient Mental Health
- Sheltered Workshops
- Substance Abuse
- Wellness, Rehabilitation

Youth Services

- After School Programs
- Boy/Girl Scouts, Camp Fire Program
- Boys & Girls Clubs
- CASAs / GALs
- Day & Overnight Camps
- Day Care
- Foster Care / Adoption
- Mentoring
- YMCAs / YWCAs
- Youth Groups

Housing & Shelter

- Assisted Living
- Group Housing
- Halfway Houses
- Homeless Shelters
- Women's Shelters
- Youth Residential Therapy

Religious Groups

- Churches, Synagogues
- Church-based Day Care
- Monasteries, Convents
- Schools, Seminaries

Education

- Adult Education
- Libraries
- Montessori Schools
- Preschool / Incidental Day Care
- Private Schools and Colleges
- PTA / PTOs
- Vocational / Technical

Community Programs

- Adult Day Care
- Animal Shelters, Humane Societies
- Animal Refuges / Sanctuaries
- Community Recreation Centers
- Ethnic-based Groups & Centers
- Food Banks / Distribution Programs
- Goodwill Industries
- Home Health Services / Visiting Nurses
- Meals on Wheels
- Neighborhood Improvement

Arts & Culture

- Art Galleries
- Ballet Companies & Dance Groups
- Museums
- Opera Companies
- Symphony Groups
- Theater Groups

Programs

- Boys & Girls Clubs
- Goodwill Industries International
- Jewish Federation & Affiliated Agencies
- Personal Care Attendant

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Nonprofit 501(c)(3) Organizations Unacceptable Risks

The following risks are unacceptable for this program:

- Abortion Clinics
- Alternative Incarceration or Early Release Prison Programs and lock down facilities
- Chambers of Commerce
- Condominium Associations
- Construction as Primary Operation such as Habitat for Humanity and student builder programs
- Emergency Medical Technicians
- Employed or Volunteer Physicians including psychiatrists (Primary Med malpractice)
- For-Profit Organizations
- Golf Courses
- Habitational Risks (Apartment Complexes) that do not offer any additional services to residents including HUD Housing
- HIV/AIDS Needle Exchange Programs
- Little League or Athletic Programs
- Loan/Financial Institutions including some foundations
- Medical Services as Primary Operation such as Hospitals; Medical or Dental Clinics; Laboratories; Pharmacies
- Nursing Homes – Skilled or Intermediate
- Political/Lobbing Organizations
- Professional/Business Associations
- Public Entities/Municipalities/ Government Offices
- Sex Offenders
- Social Organizations such as American Legions, VFW Halls, Lions Clubs
- Trampolines
- Transportation-driven Organizations including public bus or ambulance service

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Nonprofit 501(c)(3) Organizations Property Coverage Highlights

Buildings and Personal Property

- Buildings and personal property within buildings (including improvements and betterments)
- Loss valuation options include Replacement Cost, ACV, and Functional Replacement Cost
- Blanket coverage available for building and contents
- Perils insured: Risks of Direct Physical Loss subject to exclusions and limitations.
- Equipment Breakdown
- Extensions of Coverage (subject to sublimits and limitations)
 - Accounts Receivable
 - Building Ordinance or Law
 - Fences, Walks & Outbuildings
 - Newly Acquired Property
 - Outdoor Swimming Pools
 - Radio & TV antennas
 - Flood & Sewer Back-up
 - Animals
 - Expediting Expense
 - Fire Dept Service Charge
 - Fungus or Bacteria
 - Personal Effects/Property of Others
 - Trees, Lawns, Plants & Shrubs
 - Building Glass Breakage
 - Extra Expense
 - Fire Extinguisher Recharge
 - Off-Premises Personal Property
 - Pollutant Clean-up
 - Valuable Information & Records

Income Protection and Extra Expense Coverage

- Loss of income and extra expense
- Loss valuation: Actual Loss Sustained (without monthly limitations)
- Extended period of indemnity – 90 days after property restoration

Specified Personal Property

- Coverage for scheduled personal property
- ACV or replacement cost valuation

Computers

- Coverage for computer equipment, software, data, loss of income and extra expense

Crime

- Employee Dishonesty
- Employee Benefits Plans
- Forgery or Alteration
- Welfare and Pension Plans
- Money and Securities

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Nonprofit 501(c)(3) Organizations Liability Coverage Highlights

Primary Liability

\$1,000,000 per Occurrence / \$3,000,000 Annual Aggregate

Legal Liability – Bodily Injury and Property Damage

- Occurrence Form (Claims-Made Form available)
- Insured includes employees, members, volunteers, trustees, board members, clergy & deacons
- Defense Costs outside of the limit of liability

Sexual Abuse and Sexual Molestation Legal Liability

- Occurrence Form
- Includes infliction of physical, emotional or psychological harm resulting from physical, visual or audible conduct

Social Work, Foster Care and Counseling Legal Liability

- Insured includes clergy and deacons
- Teachers Professional Liability available by endorsement
- Pastoral Liability available by endorsement

Medical Professional Liability Legal Liability

- Vicarious liability for professional medical / healthcare services
- Physical therapy and massage therapy available by endorsement

Personal and Advertising Injury Legal Liability

- Personal Injury includes libel, slander, wrongful eviction, false arrest and invasion of privacy

Non-owned and Hired Auto Liability

- \$1,000,000 limit available on package unless covered under a Commercial Auto Policy

Medical Payments

- \$5,000 Each Person, \$25,000 Each Occurrence

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Nonprofit 501(c)(3) Organizations Other Coverage Highlights

Commercial Auto

- \$1,000,000 CSL for Bodily Injury and Property Damage for owned, leased, hire & non-owned autos
- Buses and Vans can be included
- Physical Damage deductibles \$250 / \$500 minimum
- Uninsured (UM) and Underinsured (UIM) Motorists limits to \$1,000,000
- PIP and Additional PIP provided in states where required by law
- No Fault provided in states where required by law
- Rental Reimbursement coverage available for all vehicles
- Towing coverage available for all vehicles
- Hired Car Physical Damage available by endorsement
- Drive Other Car Coverage available by endorsement

Umbrella

- Limits up to \$25,000,000
- Defense Costs in addition to limits of liability
- Excess professional liability and sexual abuse / molestation available
- \$1,000,000 limit on covered damages resulting from fungus or bacteria

Directors & Officers Liability

- Target Risks: Charitable nonprofits with IRS 501(c)(3) classification with maximum annual expense of \$5,000,000 and less than 10 employees
- Claims Made Form, defense costs outside limits in most states
- Four Coverage Options
 - Pure D & O with no distinction between corporate reimbursement and direct personal coverage
 - Pure D & O plus Employment Practices Liability
 - Pure D & O plus Employment Practices Liability and Employee Benefits Liability
 - Pure D & O plus Employee Benefits Liability
- Limits of Insurance - \$1,000,000 per claim and policy year aggregate
- Low Single Deductible
- Extended Reporting Periods – available upon termination by carrier or Insured
- Significant Exclusions
 - BI (including abuse), PD, Personal Injury, Professional Liability
 - Backpay; Frontpay
 - Breach of Contract
 - Contractually-assumed liability of others
 - Personal Profit

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Nonprofit 501(c)(3) Organizations Submission Requirements

Applications

- Appropriate ACORD applications for each line of coverage
- Supplemental Questionnaires
 - Nonprofit
 - Social Service
 - Builder's Risk
 - Directors and Officers

Additional Documentation

- Description of applicant's programs including information on participants, funding, employees, locations and management
- Brochures and/or other advertising material describing programs and services
- Most recent fiscal year end financial statements, including balance sheet and income statement (required for all lines of coverage)
- Copies of all relevant contracts
- Schedules of vehicles
- Three-year loss record and claim experience

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