

INSURANCE FOR NONPROFIT ORGANIZATIONS

Nonprofit organizations have unique risks. We help you mitigate them.

Your nonprofit is challenged like never before to balance being a good steward of your organization with operating in a way that protects you from risk.

B. F. Saul Insurance supports nonprofit organizations and associations like yours so you can stay focused on your mission as you deliver philanthropic work and vital social services. We help safeguard your assets and strengthen your organization against the escalating risks in today's environment.

We know nonprofits

B. F. Saul advisors are highly experienced in working with the full range of nonprofit organizations, including educational institutions, religious institutions, charitable foundations, public charities, social services organizations, member benefit associations, and trade associations. As a long-standing member of the Washington, DC charitable community, we're especially knowledgeable about risks specific to the nonprofit sector, such as fundraising fraud, regulatory compliance, directors and officers liability, governance risk, and event cancellations.

We provide deep knowledge and exceptional service

B. F. Saul Insurance is a diversified insurance brokerage and advisory firm offering commercial, financial, and personal lines of coverage. For over 100 years, we've helped businesses and families achieve their goals through smart, data-driven advice on how to best protect their assets, based on our deep industry experience. We take the business of insurance personally, and we demonstrate that commitment by building trusted relationships and delivering superior service.

Learn how we can manage your risks today:

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B.F. SAUL INSURANCE
Expert Advisory. Claims Advocacy.

We custom-craft insurance solutions for nonprofit organizations by tapping a broad portfolio of products, including:

✔ **Commercial general liability insurance** helps protect your organization if a third party is injured or their property is damaged in connection with your operations or premises. In a covered claim, this coverage may help address legal defense costs, medical expenses, damages awarded to the injured party, and certain costs to repair or replace damaged third-party property. This is particularly important for nonprofits that host visitors, volunteers, donors, or community events.

✔ **Commercial property insurance** protecs owned or leased buildings, tenant improvements, and business personal property from covered causes of loss such as fire, certain natural disasters, or water damage from burst pipes. These policies may also include business income coverage, which can help replace lost revenue or funding if operations are disrupted following a covered property loss.

✔ **Umbrella/excess liability insurance** provides additional limits above certain underlying liability policies, such as general liability, commercial auto liability, and employers' liability. This coverage is often used to help manage higher-severity claims that could otherwise strain a nonprofit's financial resources.

✔ **Workers' compensation insurance** provides statutory benefits for work-related employee injuries, such as slips, falls, or accidents that occur in the course of employment. Coverage typically includes medical expenses and a portion of lost wages, helping support employees while protecting the organization from certain employee injury claims.

✔ **Employment practices liability insurance** provides coverage for certain employee-related claims, including allegations of discrimination, harassment, wrongful termination, or retaliation. This coverage can be important for nonprofits navigating evolving employment regulations and managing diverse workforces.

✔ **Travel accident insurance** provides benefits for staff members and volunteers who are injured or experience covered accidents while traveling on behalf of the organization. Coverage may also include medical evacuation or repatriation services, which can be important for nonprofits with domestic or international travel exposure.

✔ **Directors & officers insurance** helps protect the organization and its directors, officers, and trustees from covered claims alleging wrongful acts related to governance, management decisions, or fiduciary responsibilities. This coverage is especially relevant for nonprofits that rely on board leadership and make decisions affecting donors, beneficiaries, and regulatory compliance.

✔ **Professional liability (erros & omissions) insurance** is designed to address claims alleging mistakes, negligence, or omissions in professional services or advice provided by the organization. This is particularly relevant for nonprofits offering counseling, educational services, consulting, or other professional programs.

✔ **Media liability insurance** is designed to address claims arising from content the organization creates, publishes, or distributes, such as newsletters, websites, social media, advertising, or educational materials. Coverage may respond to allegations like defamation, copyright infringement, or invasion of privacy.

✔ **Cyber liability insurance** offers protection against the financial and reputational impact of covered cyber incidents, such as data breaches, ransomware attacks, or unauthorized access to sensitive information. For nonprofits that store donor data, employee records, or client information, cyber coverage can play an important role in risk management.

✔ **Crime insurance** helps protect nonprofits from financial losses resulting from covered criminal acts, including employee theft, forgery, funds transfer fraud, and certain computer-related crimes. This coverage can be particularly relevant for organizations handling donations, grants, or multiple payment channels.

✔ **Event cancellation insurance** helps protect the organization and its directors against financial losses if a fundraising event, conference, or community program must be canceled, postponed, or relocated due to a covered cause. This coverage can help nonprofits manage revenue and expense uncertainty tied to key events.

✔ **International insurance solutions** can be structured to address risks associated with operations outside the United States. Depending on the organization's activities, coverage may include international general liability, auto liability, travel-related risks, and other exposures tied to overseas programs or partnerships.

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Expert Advisory. Claims Advocacy.