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**TYPES OF INSURANCE COVERAGE FOR NONPROFITS**

**ALL NONPROFITS NEED:**

* General Liability Insurance
  + Many nonprofits list events individually on this policy
* Directors & Officers Insurance

**YOU MAY ALSO NEED:**

* Theft & Fraud Insurance
* Professional Liability Insurance
  + Sometimes called “Malpractice” or “Errors & Omissions” - protects against mismanagement
* Workers Compensation/Volunteer Accident Insurance
  + Provides coverage for injuries to employees/volunteers
* Property Insurance
  + If your association owns or rents a physical space
* Product Liability Insurance
  + If you sell products to the public
* Auto Insurance
  + If association staff use vehicles for association activities
* Employee Dishonesty Insurance
  + Helps mitigate losses due to employee fraud
* Umbrella Insurance
  + Greatly expands your coverage for a modest premium increase

*Please talk to your insurance agent to understand the coverages your organization needs.*