

Your Essential Nonprofit Insurance

Checklist

GENERAL LIABILITY INSURANCE

Protects against claims for injuries or damages during your activities. Ensure it covers slips, event damages, and legal defense costs.

DIRECTORS AND OFFICERS (D&O) INSURANCE

Covers claims against your board members for management decisions. Check for mismanagement, employment claims, and fiduciary breaches.

PROFESSIONAL LIABILITY INSURANCE

Protects against claims related to your services or advice. Confirm coverage for negligent advice and failure to meet goals.

PROPERTY INSURANCE

Covers your physical assets like buildings and equipment. Ensure protection for office space, equipment, and program materials.

WORKERS' COMPENSATION INSURANCE

Covers workplace injuries for your employees. Verify coverage for full-time, part-time, and seasonal staff.

VOLUNTEER ACCIDENT INSURANCE

Protects volunteers injured while helping. Consider medical expenses and accidental death benefits.



OWIG

A white spiral-bound notepad is shown from a slightly elevated angle. The words 'NON' and 'PROFIT' are written in large, black, hand-drawn capital letters on the top two pages. The notepad is resting on a white computer keyboard. The background is a solid yellow.



AUTO INSURANCE

Needed for nonprofit-owned vehicles. Check coverage for owned, leased, and non-owned vehicles.

EVENT INSURANCE

Covers risks associated with events. Ensure liability protection and cancellation coverage.

CYBER LIABILITY INSURANCE

Protects against data breaches and cyber-attacks. Confirm coverage for breach notifications and legal defense.

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Covers employment-related claims like discrimination. Ensure protection for wrongful termination.

UMBRELLA INSURANCE

Provides additional liability coverage beyond your other policies. Consider it for high-risk activities and large claims.

REVIEW AND UPDATE POLICIES REGULARLY

Review your policies annually or after major changes to identify coverage gaps

If you have questions or need personalized guidance, reach out to us at OWIG. We're here to help you navigate your insurance needs and ensure your nonprofit is well-protected. Shoot us an email at info@onewayinsurancegroup.com—we can't wait to hear from you!

