



## INSURANCE FOR GLSEN CHAPTERS

### **I. INTRODUCTION**

The Chapter Board of Directors is responsible for all management, operations and programs of the Chapter. Part of that responsibility is to consider whether or not the Chapter should invest in insurance. This resource was created to help your Chapter make that decision.

### **II. TYPES OF INSURANCE DESCRIBED**

There are numerous kinds of insurance a nonprofit organization may need. Below are six of the most common.

#### **General Liability**

Provides your Chapter with protection from claims for bodily injury, property damage, personal and advertising injury (libel, slander, defamation of character, etc.) said to be caused by your Chapter or one of your staff members.

#### **Property**

Covers losses of commercial property or contents of a commercial building (office) due to such incidents as fire, theft, and vandalism. Flood and earthquake coverage are excluded unless specifically added.

#### **Directors & Officers (D&O)**

D&O protects nonprofits from damages resulting from employee-related legal issues or accusations of mismanagement. D&O provides coverage for board members, officers, trustees and management employees as well as for the agency as an entity.

#### **Non-Owned Auto Liability**

This coverage covers claims for bodily injury and property damage caused by employees and volunteers driving personal autos on Chapter business.

#### **Professional Liability (PL)**

PL covers exposures for professionals such as mental health counselors, teachers, social workers, publishers and consultants. This coverage is similar to malpractice insurance and often excludes claims involving sexual conduct. *Note: Chapters generally do not provide direct services that would put the organization at risk to require such insurance.*

#### **Improper Sexual Conduct Liability**

Covers claims of sexual molestation and abuse. This coverage is recommended for group homes, schools, residential treatment centers and child care centers. *Note: Chapters generally do not provide direct services that would put the organization at risk to require such insurance.*

### **III. WHERE CAN A CHAPTER GET INSURANCE COVERAGE?**

**If your Chapter has neither an office nor staff and it needs insurance for a one-time event** it may receive coverage for that event through a rider on GLSEN, Inc.'s insurance policy. You may request a rider by completing the attached form and returning it at least 3 weeks before the proof of insurance is needed. Proof of insurance will be faxed or mailed to the chapter.

**If your chapter has an office and/or staff, needs insurance for a recurring and ongoing event, or is interested in a Directors and Officers insurance policy, a general liability policy or another policy:** Your Chapter Board of Directors should seriously consider buying its own insurance policy. GLSEN first recommends contacting your local affiliate of the NCNA, which often offers reasonable rates on insurance for nonprofit organizations of all sizes (see #1 below). If there is not a NCNA affiliate in your state, or if that affiliate does not offer insurance, you may contact Myles Gideon, the Local Chapter Development Specialist at GLSEN, about acquiring an insurance policy through GLSEN, Inc.'s insurance broker (see #2 below). If that option does not work either, your Chapter may decide to use an alternative insurance broker in your community. You may find such a broker by asking other organizations for referrals.

### **1. The National Council of Nonprofit Associations (NCNA)**

According to their web site, the NCNA is a network of 39 state and regional associations with a collective membership of more than 20,000 community nonprofits. At the state level, they speak with a strong voice to increase public understanding of the importance of nonprofit organizations. NCNA state associations represent all nonprofit organizations, large and small, well established and starting up, in all fields of nonprofit effort: social service, education, health, and cultural activities. Many state affiliates offer discounted insurance to its members, and GLSEN Chapters should consider joining their local NCNA affiliate and using their insurance services. Contact the NCNA to find your state affiliate.

#### **National Council of Nonprofit Associations**

1900 L Street, NW, Suite 605  
Washington, DC 20036-5024  
Phone: (202) 467-6262 (467-NCNA)  
Fax: (202) 467-6261  
E-mail: [ncna@ncna.org](mailto:ncna@ncna.org)  
Web: <http://www.ncna.org>

### **2. Myles Gideon**

Local Chapter Development Specialist  
GLSEN  
121 West 27th Street, Suite 804  
New York, NY 10001  
Ph: 212-727-0135 ext.114  
Fax: 212-727-0254  
E-mail: [mgideon@glsen.org](mailto:mgideon@glsen.org)

### **WHERE CAN MY CHAPTER GET MORE INFORMATION?**

Contact the Nonprofit Risk Management Center, and organization that helps nonprofit staff and volunteers control risks so they can focus on their missions.

#### **Nonprofit Risk Management Center**

1001 Connecticut Ave., NW, Suite 900  
Washington, DC 20036  
Phone: (202) 785-3891 Fax: (202) 296-0349  
Web: [www.nonprofitrisk.org](http://www.nonprofitrisk.org) E-Mail: [info@nonprofitrisk.org](mailto:info@nonprofitrisk.org)

**REQUEST FOR INSURANCE RIDER**

Your Chapter may receive liability insurance coverage for a Chapter event through a rider on GLSEN, Inc.'s insurance policy. You may request a rider by completing the attached form and returning it at least 3 weeks before the proof of insurance is needed.

**Mail this form to:** Administration and Finance Manager  
GLSEN  
121 West 27<sup>th</sup> Street, Suite 804  
New York, NY 10001

**Or fax it to:** (212) 727-0254

**Chapter name** \_\_\_\_\_  
**Person requesting rider** \_\_\_\_\_  
**Address to send rider** \_\_\_\_\_  
**City, State, Zip** \_\_\_\_\_  
**Requester's phone** **Day:** \_\_\_\_\_ **Eve:** \_\_\_\_\_  
**Requester's fax** \_\_\_\_\_

**Description of Event**

**Event location (name of school, organization, etc.)** \_\_\_\_\_  
**Event address** \_\_\_\_\_  
**Event City, State, Zip** \_\_\_\_\_  
**Date of Event** \_\_\_\_\_  
**Start and End Times** **Start:** \_\_\_\_\_ **End:** \_\_\_\_\_

The rider will be mailed within two weeks of the receipt of this request, at the address given. If a fax number is also given, the rider will also be faxed.