

Nonprofit Program Highlights

Email Submissions to: csubmissions@charityfirst.com

How Is Our Product Superior to Our Competitors'?

We offer enhancement endorsements for all coverage lines with over 80+ automatic coverage improvements. Some of the top coverages that differentiate us from our competitors are:

- \$300,000 - Business Income & Extra Expense
- \$100,000 - Sewer & Drain Backup
- \$50,000 - Employee Theft
- \$100,000 - Transit
- Ordinance or Law - Coverage A - Building Limit; Coverage B&C - \$500,000
- \$1M - Damage to Property Rented to You (Fire Damage Legal)
- Automatic Additional Insured Status on the GL
- Most Special Events are automatically included in GL premium
- Monoline Workers Compensation available

What Do We Offer?

- Nonprofit package including:
 - Property
 - General Liability
 - \$1M Occ / \$3M Agg
 - Sexual Abuse \$1M / \$2M up to \$5M under the Umbrella
 - Social Service Professional up to \$10M under Umbrella
 - Crime
 - Inland Marine
 - Equipment Breakdown
- Automobile
- Umbrella - up to \$10M
- Workers Compensation



What Differentiates Us

We offer:

- Superior Product & Service
- In-House Underwriting
- Competitive Pricing
- Monoline Workers Comp

What Do We Like?

While we look at a broad cross section of nonprofits from social service organizations to small foundations, we shine on the following types of nonprofits:

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| • Animal Shelters / Human Societies | • Convention & Visitors Bureaus |
| • Clubs - including those that serve liquor | • Food Banks |
| • Community Centers
(for Seniors or specific ethnic groups) | • Foundations |
| • Daycare / Head Start programs,
schools and after school programs | • Museums |
| • Group Homes for children, recovering
addicts, and the developmentally disabled | • Nonprofit Spas / Retreats |
| • Senior Apartments and Senior
Independent Living Facilities
(no services provided) | • Ronald McDonald Houses |
| | • Theatres / Symphonies /
Orchestras |
| | • Thrift Stores |
| | • YMCAs / Boys & Girls Clubs |