



Are You Covered? Sister Cities Insurance and Risk Management – Saturday, August 4

- Good work demands risk
- Healthy Habits
 - Risk and insurance is a “part of doing business”
 - Program-wide awareness
 - Enforces program policies
 - Know the dates
- A reputation that took decades to build can be threatened by a single event
 - It only takes one event to make it all come down
- Risk management should be a part of your culture
 - Sharing ideas and even mistakes
- Bring in professionals—there is no reason you have to take on extra risk
- Just because something hasn’t happened doesn’t mean it can’t happen
- Selecting a good broker
 - Attentive to the needs of non-profit
 - Direct access to carriers
- Types of Insurances
 - General liability 1 million per claim/2 million aggregate
 - Covers bodily injury and property damage
 - Third Party
 - Liquor liability 1 million/1 million
 - Liquor liability is not automatically included
 - Directors and Officers 1 million/1 million
 - If the Board makes a decision, Directors and Officers will cover it
 - Non-owned and Hired Auto 1 million/1 million
 - Volunteer/Participant accident 50,000/1 million
 - Improper Sexual Conduct 250,000/250,000
 - Commercial Property
 - Terrorism Certified Acts
 - Overseas, Medical