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### Introduction

An insurance advisor, educator, and agency principal, Joe Chiarella has dedicated his career to creating custom risk management solutions for a broad range of medium to large commercial risks across the country.

Joe is also committed to serving his local community, often volunteering for local initiatives and advocating for financial wellness.

This strong combination of experience and community service brings Joseph into close alignment with the missions and values of the clients that he serves.

**Background:**

- Commercial Risk Advisor – 2003-2025
- Equity Partner – Sible Insurance Group
- Agency Owner – Vero Beach, Florida
- Creator / Director – Sible Insurance University
- Founder – "Co-Insurance" Risk Advisors
- Board Member - National Financial Educators Council

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## Agenda

- Why insurance matters
- What is your biggest risk concern?
- The risk landscape for nonprofits
- Common exposures
- Case study: Volunteer Injury
- Audience poll
- Core insurance coverages
- Emerging risks for nonprofits
- Audience discussion
- Risk management strategies
- Wrap up and Q&A

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### Why Insurance Matters

- Protecting mission-driven organizations
- Safeguarding leadership and volunteers
- Ensuring financial stability
- Building trust with donors and the community

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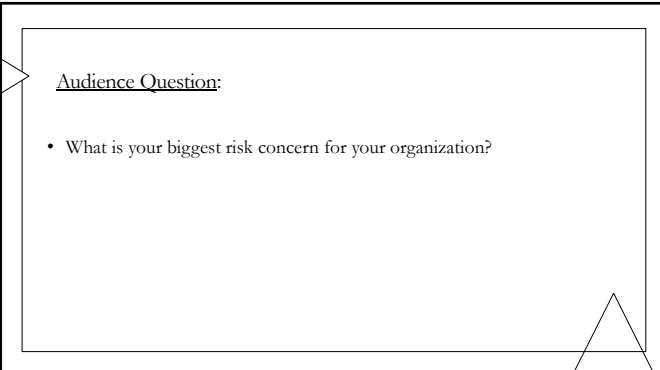
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### Audience Question:

- What is your biggest risk concern for your organization?

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**Common Exposures**

- Premises Liability
- Volunteer Liability
- Professional Liability
- Directors & Officers Liability
- Public Event Risks
- Data Breaches
- Employment-Related Claims
- Injuries to Employees
- Auto

**The Risk Landscape for Nonprofits**

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**Case Study: Volunteer Injury**

A volunteer trips at an event and is injured.

- Who is responsible?
- How does insurance respond?
- What happens without coverage?

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**Audience Poll:**

Which risks do you feel are most important for your nonprofit?

- Liability
- Data breach
- Property damage
- Board liability

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**COMMERCIAL GENERAL LIABILITY COVERAGE**

LIMITS OF INSURANCE		
GENERAL AGGREGATE	\$3,000,000	
PRODUCTS – COMPLETED OPERATIONS AGGREGATE	\$3,000,000	
PERSONAL INJURY & ADVERTISING INJURY	\$1,000,000	
EACH OCCURRENCE	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU	\$500,000	any one premises
MEDICAL EXPENSE	\$20,000	any one person

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# Forms and Endorsements

COMMERCIAL GENERAL LIABILITY FORMS	
CO1068 10-21	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG1019 00-15	Exclusion - Unintended Aircraft
CG1247 12-07	Exclusion - Automobile Practices Exclusion
CG1409 04-05	Blank Or Semi-Related Draft Exclusion
CP1047 11-08	Prohibited Operations, Hazard Revisited
NA-0101 AN 00-20	Member Credits
NA-0011 LA 00-20	Temporarily Assume Office - Exclusion
NA-006 00-26-15	Improper Sexual Conduct and Physical Abuse - Exclusion
NA-009 00-23-25	Vandal Building - Exclusion
NA-011 00-36-15	Inventory - Exclusion
NA-011 00-36-15	Fireworks - Exclusion
NA-011 00-36-15	Blood Testing - Exclusion
NA-022 00-09-15	Admitted - Exclusion
NA-0208 00-11-25	AI - Personal Proportionality or Client Referrals
NA-008 00-11-25	Waiver of Subrogation With Schedule
NA-040 01-01-09	PD or Personal Conduct in Care Custody or Control - Exclusion
NA-009 00-12-09	Endocrine Personnel Any Reimbursement
NA-011 00-09-19	Mold and Fungus - Exclusion
NA-011 00-10-19	Mold and Fungus - Exclusion
NA-011 00-09-19	AI - Volunteer Workers
NA-002 00-09-19	Nuclear Chemical and Biological Hazards - Exclusion

NA-042 LL 00-19	Nuclear Chemical and Biological Hazards - Exclusion
NA-042 GL 11-23	Biometric and Personal Information - Exclusion
NA-053 GL 00-24	Construction - Exclusion
NA-049 GL 00-17	Liberalization
NA-048 LL 00-12	Liberalization
NA-060 GL 07-02	Volunteer Medical Payments
NA-018 GL 01-20	AI - Primary and Non-Contrib - Public Entities
NA-009 GL 02-19	Final or Sponsor Limitation
NA-017 GL 03-19	Endorser and Event Exclusion
NA-017 GL 01-17	Other Insurance - Coverage C
NA-017 GL 00-14	Other Insurance - Coverage C
NA-017 GL 04-23	Professional Services - Exclusion
NA-017 GL 00-26	Business's Own Enhancement Endorsement
NA-107 GL 00-19	Level Liability - Exclusion
NA-107 GL 01-21	Communicable Disease - Exclusion
NA-107 GL 01-20	Communicable Disease - Exclusion
NA-107 GL 01-21	Discrimination - Exclusion
NA-107 GL 12-01	Cyber Security - Exclusion
NA-041 GL 00-22	Anti-Stalking Condition

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**Watch Out!**

**CLAIM DENIED**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH DESIGNATED PREMISES**

This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
SCHEDULE

**Description And Location Of Premises:** All operations except those arising out of premises located at:  
Downtown Vero Beach, 14th Ave., 14th Avenue,  
Vero Beach, FL 32960

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The following exclusion is added to Paragraph 2, Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Paragraph 2, Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. The ownership, maintenance or use of the premises shown in the Schedule or any property located on these premises.
2. Operations on these premises or elsewhere which are necessary or incidental to the ownership, maintenance or use of those premises; or
3. Goods or products manufactured at or distributed from those premises.

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**Directors & Officers Liability**

- Protects board members & executives
- Covers mismanagement & fiduciary duty claims
- Scenario: Misuse of grants or funds

**Item 8. Prior & Pending Litigation Date:** 11/30/2022

The **prior and pending litigation date** refers to the date associated with any litigation or claims that are pending at the inception of an insurance policy or that occurred before the policy's inception.

- This date indicates that if there are any pending or prior litigations against an insured, those situations will not be covered by the new policy. § 2
- Essentially, a P&P date means you are not covered for any actions or litigation you were aware of before this date. § 1

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**Property & Auto Coverages**

- Protects buildings, equipment, business interruption and vehicles
- Covers theft, fire, vandalism, deductibles will apply
- Scenarios for Discussion:
  - 1) Owned vehicle with program equipment stolen
  - 2) Rented van damaged by employees
  - 3) Employees and volunteers operating personal vehicles for the nonprofit

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## Workers Compensation & Volunteers

- - Required for employees
- - Extends protection for volunteers
- - Scenarios for Discussion:
  - 1) A volunteer is injured while setting up an event
  - 2) An employee is injured while working
  - 3) A board member is injured while touring the office

Note: Payroll audits / Payroll leasing companies / Rules vary by state (ex: monopolistic fund)

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## Emerging Risks for Nonprofits

### Cyber Liability & Data Breach

- Donor & client information at risk
- Breach response costs are high
- Example: Phishing attack on fundraising system

### Event Liability

- Fundraisers, galas, community events
- Liquor liability if alcohol is served
- Example: Property damage during auction event

### Crime / Employee Dishonesty

- Theft by employees of cash or checks
- Conviction clause
- Can cause breach of trust and reputational harm

New: The M&A epidemic of insurance agencies and the impact on nonprofits

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## Audience Discussion:

Has your nonprofit experienced a cyber or event-related issue?



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### Risk Management Strategies

- - Written safety policies
- - Regular staff & volunteer training
- - Strong contracts and waivers
- - Data protection protocols
- - Cosigners on checks and accounts

- ✓ Annual insurance review
- ✓ Incident reporting system
- ✓ Emergency action plan
- ✓ Board governance training

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### Wrap Up and Q&A

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Joe Chiarella

(772)473-1100

JChiarella@Sihle.com

**THANK YOU!**

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