



# NONPROFIT & HUMAN SERVICES

*Specialized Coverage for Nonprofit  
and Human Services Organizations*

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Superior protection and risk management  
resources to help you safeguard the communities  
you serve.



# The work you do helps humanity in a way that's unmatched by others.

*Our customized coverage will ensure that you can keep spreading kindness.*

Nonprofits like yours invest every penny to make a difference in the lives of others. Our goal is to guarantee the investment you make to protect your organization is well-spent, allowing you to continue on your quest to do good.

At GuideOne Insurance we understand your needs, not just because we've been in the business for more than 70 years, but because we're in your community, embracing the same causes and values that are ingrained in everything you do. We see how much you invest in the people who benefit from your organization, and we know a lot of people depend on you. We won't let them — or you — down.

More than 50,000 commercial policyholders trust us with protecting their organizations. And we'd be proud to protect yours, too. When the unexpected happens, we're here to provide strength, radiate positive energy and work alongside you so you can focus on the things that matter most.



*GuideOne has been an advocate and an innovator for nonprofits like yours since our founding in 1947. In 1962, we recognized that community organizations were in need of an affordable, efficient insurance product that rolled many coverages into one. To fulfill the needs of our customers and our communities, we developed the first multi-peril policy, protection against different kinds of losses all covered under one package, making your insurance more convenient and more economical.*

*More than 50 years later, our values haven't changed — and we have one of the highest customer retention rates in the industry. With an eye on the ever-evolving world around us, we continue to create policies that address current needs and make sense for you and for the communities you serve.*



## PROPERTY COVERAGE

Our full line of coverages and services are specifically designed for the issues nonprofits face, covering standard items as well as items that are unique to organizations, including: administrator's personal property; the personal effects and property of others, such as items lost during work-related travel; lease cancellation or moving expenses; outdoor signs; automated external defibrillators (AED) and more.

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Our property policies automatically include coverage for standard items along with many features that go above and beyond a traditional policy:

- + Equipment breakdown, including computers, boilers and electrical equipment.
- + Newly acquired or constructed property (our limits exceed industry standards).
- + Ordinance or law - when building updates are required by ordinance following a covered loss.
- + Personal effects and property of others on a worldwide basis; for example, property lost on a service trip.
- + Utility services interruption (direct damage and time element); for example, a storm knocks out usage of your utilities and causes damage.
- + Indirect loss, such as the loss of organizational income and donations resulting from a covered peril, including a violent incident; e.g., an intruder



## LIABILITY COVERAGE

In addition to property coverage, we offer your nonprofit protection from legal liability on either an occurrence basis with no deductible in most standard situations when the facility is legally liable for damages. General liability insurance for nonprofit and human services organizations covers:

- + Legal liability resulting from injuries to people or damage to their property arising out of the actions of your employees, volunteers or customers.
- + Damage resulting from other offenses, such as libel, slander and defamation of character.
- + Medical expense protection for organization's employees, volunteers, customers and guests for their injuries resulting from accidents occurring on premises or as a result of their activities regardless of fault.
- + Crisis management coverage that covers expenses resulting from a violent incident occurring during a sponsored activity.



## AVAILABLE ADD-ON POLICIES

Choose to add any of the following coverages to your policy for even greater protection. These coverages are available for a modest additional charge:

- + **Crime Coverage** – provides protection for money and security losses resulting from theft, employee dishonesty, forgery and alteration.
- + **Computer Fraud Coverage** – covers the loss of money, securities and other tangible personal property caused by computer fraud by nonemployees.
- + **Inland Marine Coverage** – a broad type of insurance for valuable possessions that are considered unique or may be transported from one place to another.
- + **Green Upgrade Coverage** – pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.
- + **Key Person Replacement Coverage** – provides for the reimbursement of recruitment expenses to replace a senior or executive director who dies in a work-related accident.
- + **Limited Flood Coverage** – provides building and personal property coverage on a limited basis when loss or damage is a direct result of a flood.
- + **Earthquake Sprinkler Leakage** – provides coverage for building and personal property should the sprinkler leak due to an earthquake.

*Talk with your agent to learn about additional products available for nonprofits seeking higher levels of protection.*

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## THE GUIDEONE DIFFERENCE

We know you have a variety of choices when it comes to insuring your organization. But we're the only insurer that can provide you with the combination of company stability, strong values, personal service and seven decades of industry expertise.

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### ***"A-" (Excellent) Rating by A.M. Best***

We carry an "A-" (Excellent) rating from A.M. Best Company, the most widely respected insurance rating firm in the country. We have been consistently ranked in the "Excellent" category for 25+ years.

### ***Fast, Compassionate Claims Service***

We know compassionate, caring claims service is crucial for organizations like yours. We pride ourselves in providing a personal touch with every call we take, 24/7. You're a person, not a claim number — and we'll treat you as such.

### ***Loss Prevention Experts***

With well over a half-century of experience under our belts, we've become experts on risk management — and it's important to us to share our knowledge with you. We provide our customers with access to a wide variety of free resources, such as our SafeChurch risk management portal, that provide articles, webinars, videos and more.

### ***New Construction and Disaster Recovery***

When property damage strikes, you can rely on us to help you rebuild. Literally. Our wholly owned construction subsidiary, GC3, understands how critical it is for members of your organization to have functional gathering spaces and facilities. They'll help you rebuild with speed, quality craftsmanship and values you can trust.

### ***Social Responsibility***

Like you, we care about affecting positive change in the communities we call home. Through the GuideOne Foundation and donated volunteer work hours, we support charitable causes that align with our company values, our personal values and the values our policyholders believe in.

### ***Personal Service from Local Agents***

We have representation in all 50 states, with a vast network of more than 2,000 independent agents. These dedicated individuals are well-versed in the unique needs of our niche markets and are fully equipped with knowledgeable advice to help protect your organization. And, just as importantly, they deliver the personal, caring service that we pledge to provide to each and every customer.

### ***GuideVantage Complimentary Resources***

In addition to your GuideOne policy, we provide a host of exclusive, complimentary resources to help protect your organization and safeguard what you've built. Enjoy industry-specific materials and programs, beneficial to both you and the people you serve — from human resource support services and risk management tools to more general protection, like discounted background checks. With resources like GuideVantage, positive change is indeed possible.

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▶ How can we help you and your nonprofit in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1.888.218.8561**

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