

# NON PROFIT PACKAGE HIGHLIGHT SHEET

Stoermer Insurance Brokers

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Our Non Profit Package department focuses on providing competitively priced packaged products to nonprofit organizations with the ability to purchase these coverages through one Application, one quote and one policy.

## Non Profit Package Products

- ▶ **Specialty Non Profit Package:**  
Our specialty package targets Chambers of Commerce, Charitable Foundations and Trade Associations along with other non-profit office based risks. These organizations can package Directors and Officers Liability/Employment Practices Liability coverage with a Preferred Package including Special Events and Liquor Liability.
- ▶ **Social Services:**  
Our product targets a broad range of non profit community service organizations such as Animal Shelters, Big Brother-Big Sister, Caregivers (Non-Medical), Counseling & Referral Agencies, Food Banks/Soup Kitchens, Hospices, Thrift Stores, Transitional Housing, Vocational Sheltered Workshops, and more! These organizations will have the opportunity to package General Liability, Abuse & Molestation, Social Service Professional, Hired & Non-Owned Auto, Property, Directors & Officers / Employment Practices Liability and Special Events coverage all in one policy!
- ▶ **Storefront/Community Churches:**  
We insure houses of worship of all types. We offer an Abuse and Molestation sub-limit and Pastoral Professional within the General Liability. Coverage options include General Liability, Property, Abuse & Molestation, and Directors & Officers/Employment Practices Liability.
- ▶ **Youth Sports Organizations:**  
This product has been specifically designed for non profit youth sports organizations offering minimal contact sports, including but not limited to baseball, basketball, soccer, softball, lacrosse, tennis and golf for athletic participants 18 years of age and under. We are able to provide General Liability, Property, Abuse & Molestation, Assault & Battery, Inland Marine, Directors & Officers and Employment Practices Liability coverage all on one policy!
- ▶ **Arts & Culture Package:**  
Our product is specifically designed to meet the needs of museums, art galleries, theatre companies, comedy/dance musical troupes, ballets, choirs or orchestras packaging General Liability, Property, Inland Marine and Directors and Officers Employment Practices Liability coverage all in one policy!
- ▶ **Fraternal Clubs:**  
Our product is designed for the needs of Fraternal Clubs and other Private Membership Organizations by allowing them to purchase General Liability, Property, Crime, Liquor Liability and Directors & Officers/Employment Practices Liability coverage all in one policy! Plus, Assault and Battery is available in most states.
- ▶ **Community Associations Package:**  
Our product targets Homeowner, Townhome and Residential Condominium Associations by providing specifically designed Directors & Officers Liability including Employment Practices Liability, General Liability, Property (available for Homeowner and Townhome Associations in most states) and Crime coverage. In addition, we can offer an Umbrella with coverage over our Directors & Officers Liability.
- ▶ **Condo-Mini:**  
This preferred package is specifically designed for Community Associations with up to 5 units or less without swimming pools. Our product provides Property coverage for condominiums in addition to General Liability, Hired and Nonowned Auto, and Directors & Officers Liability.
- ▶ **Non Profit Premises Preferred:**  
Designed for those non profit organizations that only want or need premises liability coverage; typically to meet landlord requirements. We are able to package the Premises General Liability coverage with Property and Directors and Officers/ Employment Practices Liability coverages.
- ▶ **Special Events:**  
Our product is designed to provide General Liability and/ or Liquor Liability coverage for special events. Events with up to 10,000 attendees per day are eligible on most risks. Automatic coverage is provided for volunteers and temporary leased workers. The property owners can be added as an additional insured at no extra cost. Preferred pricing for Host Liquor Liability is available in many states.

## Additional Advantages:

A Berkshire Hathaway Company • Security of an A.M. Best rated A++ Carrier  
Quick turnaround time on submissions • Most products offered on an admitted basis  
Quoting authority available

*\*Indicates liability coverage only.  
Availability may vary in some states.*

**A++  
RATED PRODUCTS**