

## Frequently Asked Questions

### What if my organization already has insurance?

*All insurance policies are not created equal with respect to coverage or price. It never hurts to have a fresh set of eyes take a look at your current insurance to ensure there are no gaps in coverage that have been overlooked. There is an old saying; "the devil is in the details" and this is certainly true with regard to insurance policies.*

### We don't have Fundraising or Event Insurance—do we need it?

*A traditional general liability policy covers property damage and bodily injury for which an insured is legally liable. All insurance policies contain exclusions and or endorsements that may broaden or restrict coverage, so even if you have a traditional general liability policy it is entirely possible that fundraising and events are not covered. Proper insurance secures the financial well-being of your non-profit.*

### How long does it normally take to acquire an event insurance certificate?

*Fund raising events for clients of Johnston Fiss Insurance can expect the certificate within 24 hours of requesting (see fundraising guidelines attached). Special Events that fall outside the scope of the fund raising guidelines typically take about 2 weeks to underwrite and approve.*

### How do we get started?

*Make the call to Chris Boyle at Johnston Fiss Insurance and let him know you are a DSAIA member. If you have further questions, you can contact DSAIA at [701.425.7129](tel:701.425.7129) or [info@dsaia.org](mailto:info@dsaia.org).*

# DOWN SYNDROME AFFILIATES IN ACTION

## VIP Program

### AFFILIATE INSURANCE PRODUCT OFFER

Down Syndrome Affiliates in Action has partnered with Johnston Fiss Insurance to assist in the review and purchase of insurance products for our member organizations. No matter how large or small your group, insurance is sure to be a top priority. Through this VIP Program, Johnston Fiss Insurance will offer a no-obligation review of your current insurance product. In addition, this partnership has produced an insurance package proposal through two respected insurance companies especially for DSAIA members.

Through Cincinnati Insurance, DSAIA members are offered a three-year rate guarantee on their Directors and Officers insurance plan, with a \$750 yearly premium for affiliates with revenue less than \$200,000. Cincinnati Insurance will also offer Employment Practices Liability Insurance written on a three-year term written on the D&O policy with an additional \$250 premium covering up to three employees. This means no price increase for three years! For higher revenue or additional employees, an additional premium might apply.

General liability insurance is available through Philadelphia Insurance. Although most affiliates will fall under the minimum premium, each group has different needs and so a quote is recommended. Events that fall within the fundraising endorsement (less than 500 people, etc) are included in the policy. However, special events that do not qualify for the fundraising endorsement will need to be specifically underwritten by the carrier or possibly sent to an alternative carrier depending scope or size of the event.

To set up your no-obligation review of your current policy or to find out more about adding to or changing your policy to either of those mentioned above, contact Chris Boyle at [866.423.2423](tel:866.423.2423) or [cboyle@johnstonfiss.com](mailto:cboyle@johnstonfiss.com).

## Fund Raising Endorsement

A. This insurance applies to "bodily injury", "property damage", and "personal and advertising injury" arising out of all of your fund raising events with the following exceptions unless scheduled in paragraph C below:

- Parades sponsored by the insured
- Aircraft
- Motorcycle runs and automobile rallies
- Fireworks – exhibitors operated by the insured
- Firearms
- Animals – other than house pets
- Carnivals and fairs with mechanical rides sponsored by the insured
- Rock, Hip-Hop or Rap concerts – with admission over 500 people
- Events including contact sports
- Rodeos sponsored by the insured
- Political Rallies
- Any event lasting more than 5 days (including otherwise acceptable events)
- Any event with greater than 500 people at any one time (including otherwise acceptable events)
- Any event with liquor provided by the insured if a license is required for such activity
- Any activities by third party telemarketing, direct mail, or internet advertising (including spam) firms

B. Section II – Who is an Insured is amended to include as an additional insured the person(s) or organization(s) related to your fund raising events, but only with respect to liability for "bodily injury", "property damage" or "personal or advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf. However, third party telemarketing, direct mail, or internet advertising (including spam) firms shall not be insureds.