

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for land trusts, conservation and watershed groups, nature preserves, and environmental nonprofits. Priorities reflect typical exposure for this class; confirm against your actual land, easements, and programs.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial General Liability (Owned Land Included)	Covers visitor injuries on trails and preserves — confirm all owned parcels are listed.	CORE
☐ Directors & Officers	Covers board decisions, advocacy, and disputes with donors and landowners.	CORE
☐ Conservation Defense / Easement Enforcement	Pays legal costs to defend or enforce conservation easements — not covered by GL or D&O.	CORE
☐ Volunteer Accident	Pays medical bills for volunteers injured on workdays — they aren't covered by workers' comp.	CORE
☐ Prescribed Burn Liability	Covers fire escaping onto neighbors' land — often excluded unless disclosed and endorsed.	PREVALENT
☐ Pollution / Environmental Liability	Covers contamination on acquired land and herbicide or fuel releases.	PREVALENT
☐ Commercial Auto / Hired & Non-Owned Auto	Covers organization vehicles and volunteers driving to field sites.	PREVALENT
☐ Workers' Compensation	Required for staff; chainsaw, water, and field injuries.	PREVALENT
☐ Inland Marine (Equipment, Boats, Drones)	Covers field equipment, boats, ATVs, and drones.	SITUATIONAL
☐ Abuse & Molestation	Needed for youth camps and school field programs.	SITUATIONAL
☐ Media Liability	Covers defamation claims from campaigns, reports, and publications.	SITUATIONAL
☐ Property (Structures on Owned Land)	Covers nature centers, barns, bridges, and boardwalks.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by conservation groups is what GL won't cover on the land itself. Easement enforcement and defense costs aren't covered by GL or most D&O policies — which is why land trusts built their own insurer for it — and prescribed burns are often excluded unless disclosed and endorsed. Land acquired with old contamination can bring cleanup claims that standard policies exclude as pollution. Confirm conservation defense coverage, disclose any burning to your GL carrier in writing, and complete environmental due diligence before every acquisition.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.