How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A DIRECTORS & OFFICERS — PROTECTS THE BOARD PERSONALLY

- ☐ **D&O** coverage is in place and protects board members' personal assets.
- ☐ Limit reflects the organization's budget and activities.

B GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for injuries, events, and premises.
- ☐ **Property** for facilities, contents, and equipment.

C VOLUNTEERS & PEOPLE

- ☐ Volunteers are addressed in my liability coverage.
- ☐ Volunteer accident coverage considered.
- ☐ **Workers comp** for employees; **EPLI** for employment claims.

D VULNERABLE POPULATIONS

- ☐ If I serve youth or vulnerable populations, **abuse & molestation** coverage is in place with its own limit, plus screening.

E PROFESSIONAL & PROGRAMS

- ☐ **Professional liability** if I provide services or advice.
- ☐ Special events and any alcohol served are disclosed/covered.

F AUTO, LIMITS & REVIEW

- ☐ Owned / hired / non-owned auto for organization and volunteer driving.
- ☐ **Umbrella** above primary limits; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does our D&O actually protect board members' personal assets?"
- "Are our volunteers covered for the liability they create and injuries they suffer?"
- "If we serve youth or vulnerable people, is abuse & molestation covered?"
- "Do we need professional liability for the services we provide?"
- "Are our events and any alcohol served covered?"

H 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. 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.