CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DO-CHK Rev. 09-2026

NONPROFIT ORGANIZATION — COVERAGE CHECKLIST

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 nonprofits. Priorities reflect typical exposure; confirm against programs, events, and funding.

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

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Directors & Officers**	Covers board and officer decisions — the core nonprofit management coverage.	CORE
☐	**Employment Practices Liability**	Covers termination, discrimination, and harassment claims — the most common nonprofit D&O claims.	CORE
☐	**Commercial General Liability**	Covers injuries at programs and events.	CORE
☐	**Crime (incl. Funds Transfer Fraud)**	Covers embezzlement and wire fraud against donor funds.	PREVALENT
☐	**Abuse & Molestation**	Needed for programs serving minors or vulnerable adults.	SITUATIONAL
☐	**Liquor Liability**	Needed for events serving alcohol.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is employment practices coverage. Terminations, discrimination, and harassment are the most common source of nonprofit D&O claims, and funding cuts that force layoffs raise the risk — yet some nonprofit D&O policies exclude employment claims unless EPL is added. Organizations should confirm EPL is included and have terminations reviewed before they happen.

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.