

<input type="checkbox"/>	Commercial Auto Liability Insurance – Hired and Non-Owned Auto Liability For owned Autos we also offer	<p>A Commercial Auto Liability Policy covers an organization for amounts it must pay as damages for bodily injury or property damage, to which the insurance applies, resulting from the ownership or use of a covered vehicle.</p> <p>Hired and Non-owned liability protects organizations, and sometimes individual drivers, against allegations involving liability or property damage related to an automobile accident concerning an auto not owned by the organization but driven, at the direction of the organization, by a representative of the organization.</p> <p><input type="checkbox"/> Business Auto Coverage <input type="checkbox"/> Auto Physical Damage <input type="checkbox"/> Uninsured/Underinsured</p>
<input type="checkbox"/>	Umbrella Liability Insurance	<p>Umbrella Liability Policies are used widely as efficient ways to achieve additional coverage without having to increase coverage limits for each of the nonprofit's policies. An umbrella policy names specific coverages that, if the underlying coverage limits are exhausted, the umbrella policy will continue to pay claims, up to the limit of umbrella liability</p>
<input type="checkbox"/>	Cyber Security/Liability	<p>Cyber and Privacy policies cover a business' liability for a data breach in which the firm's customers' personal information, such as Social Security or credit card numbers, is exposed or stolen by a hacker or other criminal who has gained access to the firm's electronic network</p>
<input type="checkbox"/>	Crime	<p>Coverage for costs of employee theft and third-party theft. May also add: client and expense coverage, premises, in transit, forgery fraud such as computer, funds transfer, money order, counterfeit currency, and credit.</p>
<input type="checkbox"/>	Terrorism Coverage	<p>Typically, an add-on coverage with the GL and/or property; provides coverage for damaged or destroyed property—including buildings, equipment, furnishings and inventory. It may also cover losses associated with the interruption of your business, and cover liability claims against your business associated with a terrorist attack</p>
<input type="checkbox"/>	Fiduciary Liability	<p>Coverage for the organization and plan trustees (fiduciaries) resulting from allegations of negligent management of the assets of employee benefit or welfare plan subject to ERISA.</p>
<input type="checkbox"/>	Surety Bonds	<p>Purchasing bonds can protect an org against breach of fiduciary responsibilities or for compliance with state laws, guaranteeing the completion of construction projects, and assuring the payment of contractors.</p> <p>ERISA Bond- An ERISA bond is a type of surety bond that covers administrators and other fiduciaries of retirement plans regulated by ERISA. ERISA surety bonds protect against acts of fraud and dishonesty by retirement plan fiduciaries, such as: Theft or misuse of plan funds, forgery of documents, assuming duties that create a conflict of interest, or using their position as a fiduciary for personal profit. An ERISA Bond must have coverage equal to at least 10 percent of plan assets.</p>
<input type="checkbox"/>	Statutory Disability and Paid Family Leave	<p>Per NYS law, most all employers must provide minimum short-term disability insurance benefits to all employees. There are some optional DBL administration choices an employer may make regarding this coverage.</p> <p>Paid Family Leave- Covered by endorsement to the DBL policy, this provides employees with job protected paid time off in order to bond with a new child, Care for a family member with a serious health condition or help relieve family pressures when someone is deployed on military service.</p>
<input type="checkbox"/>	Workers Compensation	<p>Most all employers in NYS must provide workers compensation benefits to their employees. Workers compensation covers medical costs associated with on-the-job injuries and also provides for wage reimbursement for missed time from a work related accident.</p>
<input type="checkbox"/>	Unemployment	<p>Per NYS law, all employers must provide unemployment insurance benefits to all employees who are involuntarily terminated. 501(c)3 organizations may waive the SUTA tax and reimburse the state for claims when paid out on the organization's behalf.</p>
<input type="checkbox"/>	Volunteer Liability/Accident/Auto	<p>Coverage if volunteers injure someone, injure themselves, or have an auto accident while performing duties during their volunteer assignment.</p>
<input type="checkbox"/>	Student/Volunteer/Participant Accident Insurance	<p>Accident insurance provides reimbursement of medical expenses incurred as a result of an injury to a student/volunteer/participant (depending on the specific coverage) on a no-fault basis.</p>

EMPLOYEE BENEFITS – ALSO AVAILABLE (Please check any you would like additional information on)

<input type="checkbox"/>	Health	<input type="checkbox"/>	Life	<input type="checkbox"/>	HRA Services
<input type="checkbox"/>	Dental	<input type="checkbox"/>	Long Term Disability	<input type="checkbox"/>	COBRA Services
<input type="checkbox"/>	Vision	<input type="checkbox"/>	Section 125 Plans	<input type="checkbox"/>	Volunteer Disability Benefits

The information provided in this summary are only examples of some of the insurance typically requested by nonprofit organizations. Policies and coverages differ from carrier to carrier. We recommend that you consult with an insurance broker to obtain a clear understanding of insurance policies, the risks of your organization and the extent of coverage available.

The mission of Council Services Plus is to strengthen your capacity to achieve your mission by providing quality service, comprehensive coverage and competitively priced insurance and employee benefits exclusively to nonprofits and related entities. As a social enterprise of the New York Council of Nonprofits (NYCON), we are here to support your good work.

In all that we do, we strive to exemplify the highest standards of business ethics and personal integrity. We recognize, and advocate for, the value that nonprofits bring to our communities.

Please feel free to contact us if you would like any additional information.