



INSURANCE PORTFOLIO FOR YOUR BUSINESS

Essentials of your insurance portfolio

Property

Coverage for your physical assets worldwide and funds for your contingency plan in the event of a physical loss at a location. Special care is needed if property is located in a potential catastrophe area – property subject to Windstorm, Flood or Earthquake, etc.

General Liability

Coverage for third party claims of Bodily Injury, Property Damage and some limited Personal Injury (libel, slander, defamation of character, etc.) and Advertising Injury (incidental copyright, trade dress, etc out of advertising). Most policies exclude claims related to Professional Liability.

Professional Liability (Errors & Omissions)

Coverage for third-party claims of financial damages arising out of the actual or alleged failure of your service and/or product. Special care should be given to certification, standard setting and accreditation services. Coverage should be coordinated with General Liability and Media Liability coverages and/or risk management practices.

Auto Liability and Physical Damage

Coverage for claims from use of owned, non-owned and hired automobiles. Coverage provides protection for the organization even if you do not own any automobiles.

Workers Compensation and Employers Liability

Coverage for work related employee injuries and lawsuits by employees for alleged employer negligence leading to a work related injury. Coverage is required by law and benefits are set by each individual state.

Umbrella Liability

Coverage sitting over General Liability, Auto Liability and Employers Liability policies. Policies typically can't extend over Professional Liability, Directors & Officers or Media Liability policies – higher limits for these policies must be contemplated separately for these lines of coverage.

Directors & Officers

Coverage for management liability claims including employment practices liability. Policies should be specifically crafted to an organization including its operations and mission, fund sources, structure, use of volunteers and makeup of board and executive team.

Employment Practices Liability

Employment Practices Liability includes coverage for claims related to employment such as wrongful termination, discrimination, harassment, failure to hire, failure to promote or train and other similar employment issues.

Fiduciary Liability

Coverage for errors and mistakes in the oversight and management of employee benefit programs and retirement programs. Coverage protects the personal liability of the organizations Trustees as well as liability of the organization.

Cyber Liability

Coverage for third party claims related to the use and dissemination of information in various forms of media – internet, published material, advertisements, speaking engagements, TV and radio appearances, etc. This is an area that is emerging as an increasing issue for companies, especially as it relates to the internet, social media and issues of privacy of information. Special attention should be given to review this exposure and coverage should be coordinated with the D&O and Professional Liability coverage included in your insurance programs.



INSURANCE PORTFOLIO FOR YOUR BUSINESS

Essentials of your insurance portfolio (continued)

Employed Lawyers/ Legal Professional Liability

Coverage for legal professional liability arising out of staff attorneys and legal professionals working for the organization. Care should be given to crafting coverage to properly contemplate the global nature of operations and the areas of potential legal services. Some organizations have very unique exposures in this area.

Security & Privacy Liability

Coverage for liability arising out of your failure to protect personal data and financial information of others (donors, employees, other third-parties). This is an emerging area of risk and your need for coverage is largely based on the data you collect and hold and the strength of your risk management controls.

Crime Insurance

Coverage for claims related to employee theft and other losses of funds and assets. Crime losses often happen over longer periods of time (months or years) and limits should be set based on this fact. ERISA laws require employee dishonesty coverage for most retirement plans. ERISA coverage can be included under your Crime policy.

Special Risk | Kidnap Ransom and Crisis Management

Coverage to help manage events of abduction, kidnapping, wrongful detention and extortion. Coverage provides funding mechanisms to offset expenses related to events, ransom payments and provides professional consultants who specialize in this area to help manage the event.

Travel Accident | Accidental Death & Dismemberment

Coverage for employees, volunteers, board members and others (as desired by the organization) for a lump sum payment made for death or catastrophic injury related to organization's travel or work. Coverage for war risk areas need to be closely managed.

Event Cancellation

Coverage providing protection from financial loss as a result of the cancellation of a significant event such as a fundraiser or seminar as a result of issues related to weather, last minute cancelation of your speaker or venue and other related issues.

International Operations

If you travel, operate or distribute information outside the U.S. your program should be customized to be a global program. A global program may include additional policies, customization of current policies and utilization of different insurance carriers who have global claims capabilities and experience.

Every business is different. Our industry experts can help tailor an insurance package to meet the unique needs of your business.

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