

Question	Answer
I represent a national association of individual 501(c)(3) nonprofit organizations around the U.S. A common request is for us to negotiate insurance plans or health insurance opportunities for local organizations, thinking that the national network will have more negotiating power than a local organization. Is this possible, or does the national nature of the network pose an issue?	The key to negotiating specific products for a network is whether or not the provider you approach has a product fit and most importantly if the network/membership your organization represents is large in nature.
Does this cover automobile? If a Board member rents a car to come to a Board meeting and is in an accident, is this covered or do we need to purchase auto coverage?	Typical business insurance package policies or Business Owners policies (BOP) may offer some type of automobile insurance coverage. While non-owned & hired auto coverage may be offered within the BOP, it is typically a sound practice to purchase coverage from the rental car company in order to shield the association from exposure.
What kind of liability would an Association incur around benchmarking?	The reference to benchmarking by the panel outlines the fact that benchmarking programs/statistics can be similar to the exposures outlined for associations who set standards, provide certification or accreditation for members.
If we have coverage for our chapters and their paid contractor admin fell at an offsite chapter event, would they be covered under our general liability coverage? Or would it default to the contractor admin's own coverage?	General Liability insurance provides coverage for third party bodily injury and property damage claims depending upon the specifics of the incident in question and subject to the terms, conditions and exclusions of the insurance coverage in place for the organization. Typically a paid contractor could submit a claim however there would be several factors that would need to be reviewed such as whether a contract or agreement between the contractor and organization exists and what the specific terms are regarding liability within the contract. Workers Compensation insurance may come into play as you are indicating he/she is a paid contractor. A question to answer would be whether the contractor was working at the event or was an attendee at the event. It is best to submit the incident as a potential claim to your insurance carrier for proper guidance.
if attendees are at an off property dinner or other experience held outside of our conference schedule proper, would we still be covered for slip/fall or other liability?	General Liability insurance provides coverage for third party bodily injury and property damage claims during events sponsored by your organization depending upon the specifics of the incident in question and subject to the terms, conditions and exclusions of the insurance coverage in place for the organization. One item to be sure you confirm is verifying that activities off premises are included on your current general liability policy with your insurance agent. If the event isn't sponsored by your organization, your organization's general liability coverage typically wouldn't respond to third party bodily injury or property damage claims.
What does one need to consider if staff can telework the majority of the week and/or are full-time remote?	From an Employment Practices Liability standpoint, if workers are in different states, each of those states laws may now be applicable to your workforce. Some states are more labor friendly than others. For business insurance considerations see the answer below to the other question regarding remote locations/employees.
How is AI covered or addressed by General Liability, D&O and/or cyber insurance? What do we need to consider?	Depending on how an organization uses artificial intelligence there are several considerations such as loss data or business income loss. Every business is unique and use cases for artificial intelligence will vary. It would be recommended that you speak with your agent/broker regarding your specific needs.
Common claims with D&O showed board member infighting. Can you give a couple examples of board member infighting?	Conflicts of interest. Merger decisions. There are instances where a director may be in violation of their duty owed to the nonprofit.
How do PEOs and EPL interact?	Many PEOs will have a master Employment Practice Liability (EPL) policy which they provide to all of the organizations they provide staffing for. Questions should be asked about how many organizations are sharing in the same limit of liability? Many organizations will still purchase their own EPL insurance and just make it secondary to the coverage provided under the PEO's policy. You would want to compare deductibles on each policy. The last item to consider is Third Party coverage which is found under most EPL insurance policies - it provides coverage for claims alleging discrimination or sexual harassment filed by any NON employee. Typically, EPL policies provided by PEO companies, do not cover this exposure.
Would love to learn if there are group discounts available for individual local and state Chapters of one national organization. The Chapters could purchase a variety of policies at a discount. .	The ASAE-Endorsed insurance programs have competitively priced options for chapters of national organizations to individually purchase coverage for the chapter on a stand-alone basis.
Is there any coverage in an event cancelation policy if the hosting state/city passes legislation that goes against an associations beliefs/mission and they decide to move the convention to another state?	The decision to cancel/postpone/relocate an event must be entirely beyond the control of the named insured. If the association chooses to change event locations due to political beliefs, this decision would be within their control and therefore excluded under the Event Cancellation insurance.
Our entire staff works remotely from home. What unique exposures does this present?	There is a risk management piece that on our website (www.asae-aon.com) by product. The organization should discuss expectations with remote employees including but not limited to security protection of the organization's documents and equipment. The organization should also perform an inspection of the physical remote location to review safety concerns, to ensure adequate lighting, trip fall hazards and emergency plans in the event that outside third parties are coming/going from the remote office location.
Thank you for this webinar! Is there a risk management checklist for associations to reduce the problems that might cause a claim to be filed?	There are a variety of checklists/FAQ's that exist on www.asae-aon.com by product.
It was mentioned that BOP/liability premiums are going up because of the cost to rebuild...if the association doesn't own a building or office equipment, etc. why would this impact the association's premium?	While your organization may not own a building, insurance rates are based on the industry as a whole and commercial insurance claims performance on an industry-wide basis. Inflation (cost to rebuild), building supplies, reinsurance exposures, catastrophic weather conditions, as well contractor rates have increased. All of these are factors when insurance carriers are determining insurance rates.
What determines the cost of E&O insurance?	The main drivers of the cost of errors and omission is the association's size, area of practice, and their internal processes and procedures.
what about a board member flying his personal airplane to a board retreat? What is the exposure?	This type of exposure isn't something that typical business insurance coverage would extend to - the board member would have to have their own coverage in place or the association would need to research additional insurance coverage in the specialty insurance marketplace.
What type of anti-trust insurance is available?	From a D&O insurance policy perspective, anti-trust coverage may be provided, check with your agent/provider. You will want to see it specifically mentioned under the policy. The coverage limit provided may be sublimited from your normal limit of liability. With respect to AXIS's ASAE Professional Services Liability Insurance Policy, this policy includes coverage for claim expenses for otherwise covered association liability claims alleging unfair competition, restraint of trade or any violation of antitrust laws.
<b>Answers above are provided in a summary nature. Refer to your organization's actual insurance policy(ies) for a full description of applicable terms, conditions, limits and exclusions.</b>	