



Provided Exclusively by Aon Association Services

Nonprofit Organization Umbrella Liability

Aon Association Services and Allianz (formerly Fireman’s Fund): A Team You can Trust

Aon Association Services has been providing Nonprofit Directors’ & Officers’ Liability to the nonprofit community for over 30 years.

Dating back to 1863, Allianz is a name synonymous with strength and stability. Together, we are now providing a cutting-edge umbrella product for nonprofits.

Excess Limits up to \$10 Million

Umbrella limits available range from \$1,000,000 to \$10,000,000.

Add a Second Layer of Protection over Hartford’s D&O

The Nonprofit Organization Umbrella adds a second layer of protection against skyrocketing liability verdicts that in today’s contentious legal environment can reach staggering amounts—even for nonprofits.

The Nonprofit Organization Umbrella follows our underlying Nonprofit D&O form, underwritten by the Hartford, and can also be placed over any carrier’s general liability or commercial auto policy providing they meet Allianz underlying limit requirements.

Why is our Umbrella unique?



Standard Umbrella



Nonprofit Organization Umbrella
with D&O Enhancement

Broad Named Insured Language

Any person that is an insured on the underlying policies is insured under the Nonprofit Organization Umbrella policy. This provides continuity of coverage, reducing gaps in protection.

Directors' & Officers' Liability

Follows underlying Hartford Nonprofit D&O form, including Employment Practices Liability.

Sexual Abuse and Molestation

Coverage for Sexual Abuse and Molestation can be provided depending upon custodial exposure and underlying coverage. If coverage is silent or excluded, the Umbrella will follow form.

Broad Personal Injury

Personal Injury definition includes discrimination, defined as "unlawful treatment of individuals based on race, color, religion, gender, age or national origin."

Advertising Injury

Coverage for inadvertent use in advertisement, including infringement of copyright, trade dress or slogan.

Eligible Nonprofits

- Alumni Associations
- Associations (Trade/Professional)
- Cemeteries
- Chambers of Commerce
- Foundations
- Fraternal Organizations
- Humane Societies
- Museums & Historical Societies
- Private Industry Councils/Workforce Investment Boards
- Rotary Clubs
- Social & Human Service Agencies
- Symphonies/Orchestras
- Theatres/Performing Arts
- Youth Sports/Recreation Leagues/Organizations
- And more!

We Know Nonprofits!

Brought to you by:



Contact Information

Aon Association Services

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Underlying insurers must be AM Best Rated A-VI or better. These are minimum requirements; if an underlying policy does not meet the minimum limits, the National Surety Corp. Ins. Co. Umbrella does not drop down.

The information contained in this document is for general information only. It is intended to provide a general overview of the services and products offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. All coverages are not available in all states. This document is not intended to be advertising or solicitation in states where the local regulations prohibit such usage.

Umbrella Program Coverage is provided by Nonprofit Service Organization Risk Purchasing Group. Nonprofit Service Organization is a risk purchasing group formed pursuant to the Risk Retention Amendments of 1986 (15 U.S.C. 3910 et. Seq.) ("ACT") in order to permit a group of individuals who share common or similar liability exposure to join together to purchase liability insurance on a group basis. Each member shall receive its own limit of insurance. Limits are not shared with other members. The RPG places insurance with financially stable insurance companies who have a commitment to the nonprofit industry.

Aon Association Services is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. F-11069-0615