

# INSURANCE CHECKLIST FOR BOARD MEMBERS



## Standard 10.G.

Board members are responsible for evaluating the level and types of insurance coverage that their CASA program needs.

***All deliberations related to insurance should be noted in the minutes of the board meetings.***

*The following types of insurance should be considered in the light of a program's risk level. Not all CASA programs will need all of these insurance packages:*

1. Employee Benefits	
a. Unlimited Major Medical	
b. Disability to Retirement Age	(short and long-term; accident and sickness)
c. Life Insurance	

2. Liability Insurance	
Pays for the legal defense and any settlements or judgments as a result of negligent acts committed by the organization, employees, and volunteers.	
These policies should cover the acts of the organization, employees, and volunteers for \$500,000 per person, \$1 million for death or bodily injury, and \$100,000 for each single occurrence for damage to property in order for the liability protections under Texas law to apply.	
a. General Liability	(premises and operations)
i. Comprehensive	
ii. Completed operations and products	
iii. Contractual	
iv. Personal injury	
v. Specialty insurance	such as alcohol exclusion and superhero runs, which should be included specifically
vi. Employees and volunteers defined as insured'	
vii. Employee and volunteer bonding	
ix. Sexual misconduct	
b. Professional Liability (including volunteers)	
c. Fiduciary Liability	
d. Directors and Officers Liability (with employment practices liability)	This insurance covers the costs of defense and damages for wrongful acts and omissions committed by directors, employees, and volunteers.
i. Full entity coverage	Reimburses the nonprofit for amounts paid to indemnify its directors and covers claims against the program;
ii. Directors and officers coverage	Protects the directors and officers for losses for which they are not indemnified.

iii. Employment Practices Liability	Protects nonprofits, directors, and employees. This insurance covers employment discrimination claims, suits of wrongdoing in employment hiring and firing, and other employment practices.
iv. Errors and Omissions	
e. Umbrella Excess Liability	(including sexual misconduct, punitive damages not excluded, and the definition of who is an insured must be consistent with the wording of the underlying policy)

3. Property Insurance	
a. Perils covered	
b. Valuation of property	
c. Adequacy of limits	
d. Property of others	
e. Systems Protection*	<i>*Important Note: Unless the starred items are specified in the policy as having higher or separate limits, claim payment for losses under them will be extremely limited.</i>
f. Property in Transit*	
g. Computer Equipment*	

4. Crime Coverage	
Dishonesty and Forgery	This coverage protects the program if employees or board members embezzle or steal its assets. All CASA programs in Texas are required to have fidelity bonds that equal or exceed the total value of their CVC and VOCA grants.

5. Automobile Coverage	
a. Hired Automobile Coverage	covers bodily injury and property damage resulting from accidents that occur when the nonprofit rents or leases a car
b. Non-Owned Automobile Coverage	protects the organization from damages caused by volunteers driving their own vehicles while volunteering

6. Workers' Compensation	
Nonprofits that do not provide workers' compensation insurance have no liability limit if an employee is injured on the job.	

7. Unemployment Insurance
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