

Insurance for Friends Groups

(Note: Much of this information comes from Brad Book of the Friends of Sammamish State Park)

Group Policy for Insurance

In past years at friends workshops there has been discussion of a single entity providing discount insurance for state park friends groups. Unfortunately, a group policy for friends groups has not yet materialized. When we speak with them most carriers need to know specifics about number and nature of events of each group covered, and insurance companies are generally interested in more policies than the number of interested friends groups before the cost of coverage would come down for individual participants.

Types of Insurance Needed and Where to Get it Cheapest

In general, two types of insurance policies are needed. A General Liability (GL) policy is designed to protect the organization for negligent property/casualty losses. A Directors and Officers (D&O) policy protects the board for most all other non-property/casualty losses. There can be a broad range of annual premiums, which was \$1,016 to \$2,200 for a friends organization. The best quote we could find was \$500 for GL and \$516 for D&O.

Here is the broker and contact person for the carrier (CNA) where this quote was available:

Broker: AH&T Insurance

Website: www.ahtins.com

Contact: Tami Diaz, Assistant Account Manager

Phone: [206-770-3055](tel:206-770-3055)

E-mail: tdiaz@ahtins.com

Below are additional resources to further look into group policies. Keep in mind there are concerns with alliance organizations in service and solvency issues. The following organizations appear to be good additional resources for getting quotes.

Alliance of Non-profits for Insurance (ANI)

Website: www.ani-rrg.org

Phone: [1-800-359-6422](tel:1-800-359-6422)

Non-Profit Insurance Program (NPIP)

Website: www.npip.net

Phone: [1-800-407-2027](tel:1-800-407-2027)

We hope this is of help to you. Please let us know your questions or comments! info@wspf.org