

SIX INSURANCE COVERAGES EVERY YMCA NEEDS

It is important your YMCA has an insurance policy customized specifically for its needs. While you focus on helping others find their purpose, it's also critical you ensure your members, staff, volunteers, facilities and more are properly protected. Church Mutual Insurance Company, S.I. (a stock insurer)¹ is committed to working with you and understands the coverages you need are unique. To help, we've compiled a list of the top six coverages and limits you should look for in your insurance program.

1

Professional Liability coverage for personal trainers and lifeguards: It is essential these employees are properly covered for the professional services they provide to your members. Professional Liability coverage allows your trainers, lifeguards and other professional employees to focus on their work, without worrying about what could go wrong.

2

Sexual Misconduct Liability coverage: All organizations have a responsibility to prevent sexual misconduct, but despite your best efforts, it can still occur. Sexual misconduct is not typically covered under General Liability, so you may need separate coverage. Even unfounded accusations against your organization can be costly. Without this coverage, you will be left footing the bill to defend your organization in court.

3

Cyber Liability coverage: Whether personal health or bank account/credit card data, payroll records or insurance information, your organization likely deals with a large volume of sensitive personal data. You need this coverage to protect your organization in the event a hacker breaches your computer systems.

4

Management Liability coverage: This coverage protects your directors, officers, trustees, employees, volunteers and other elected members of your governing body, should somebody sue you. A robust Management Liability policy will ease their worry about being sued and help you attract top-notch board members and directors. Employment Practices Liability coverage can also be included to provide protection against allegations of discrimination, wrongful termination and sexual harassment.

5

Adequate limits of liability for vehicles you use: You may use many types of vehicles in your day-to-day operations. If any of those vehicles are involved in an accident, the liability falls on your organization, not the driver. Make sure you have enough coverage for all the vehicles in your fleet. Some insurance companies only provide coverage for the people and things inside your building—not for the vehicles you use to transport them. And, if your staff members use their own vehicles for your organization’s activities and operations, Hired and Non-Owned Liability coverage is an essential protection to have.

6

Umbrella Liability coverage: Umbrella Liability protects against financial losses from unforeseen events that could cause large claims, providing higher limits of insurance for coverages such as General Liability, Professional Liability, Sexual Misconduct Liability and Abusive Behavior Coverage, and Commercial Auto Liability. An Umbrella policy supplements your present liability coverage and kicks in when you have exhausted your limits.

Did you see a type of coverage listed above that you don’t have—or one that you have questions about? Church Mutual is different from other insurance companies—we talk with you about your specific needs and build a customized insurance program that suits your organization.

Learn more, request a quote or find your closest Church Mutual agent at churchmutual.com/YMCA.



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S.I. = a stock insurer. | NAIC # 18767; CA Company ID # 2867-0 | CM0768 (05-2023)