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**Insurance COVERAGE SUGGESTIONS**

* **Property insurance** covers the repairs to or replacement of essential property, such as offices owned by the nonprofit and equipment used in programs.
* **Commercial general liability** policies address claims alleging bodily injury or property damage. Slips, trips and falls are the most common claims covered by CGL policies.
* **Directors’ and Officers’ Liability** insurance addresses claims alleging wrongful management decisions by the volunteer and staff leaders of the nonprofit. The most common claim filed under a D&O policy alleges wrongful employment practices.
* **Workers compensation** insurance, which is required if the nonprofit has 4 or more employees.