

# Risks

## Reviewing Insurance Coverage

For each category of risk, review the organization's insurance coverage, premiums and limitations.

Insurance	Description	Flood	Fire	Hurricane	Tornado	Chemical Leak	Pandemic	Medical
<b>Directors and Officers</b>	Protects board of directors and staff from personal liability for actions while working for the organization.							
<b>Auto</b>	Covers vehicles used by organizations and staff.							
<b>Volunteer</b>	Covers spontaneous and recruited unpaid workers.							
<b>Event</b>	Special insurance that covers specific dates or activities.							

As you review your insurance policies, it may be a good idea to have a conversation with your insurance broker about the timeliness of payment of claims and restrictions on coverage due to natural disasters and acts of war or terrorism, etc.

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<b>Property</b>	Covers buildings and contents owned by a company or organization.							
<b>Renter</b>	Covers the contents of a building being rented.							
<b>Business Interruption</b>	Covers loss of income resulting from a disruption of operations. Can include the expense of operating a temporary location.							
<b>Liability</b>	Covers legal responsibility for harm caused to others resulting from things that you and your employees do or fail to do.							
<b>Business Owners Policy</b>	Combines property/renters, business interruption and liability policies.							

