

Insurance Coverage Recommendations

APCO Chapters should have insurance in place to protect the interests of its members. This coverage aids in protecting the chapter from malfeasance in day-to-day business as well as coverage for potential accidents, including at events. Without insurance coverage, a lawsuit could prove devastating to the survival of the chapter.

It is recommended that each Chapter be adequately covered by directors' and officers' insurance, general liability, and other insurance, including fidelity coverage, based on the size of the chapter's budget and the scope of its activities.

It is further suggested that the appropriate officers of the chapter, notably Secretaries, Treasurers, and others handling chapter funds, be covered by a surety fidelity bond.

Types of Coverage	Description
Directors' & Officers' Insurance (D&O)	Covers directors and officers regarding financial mismanagement and fraud. Not a replacement for general liability coverage and coverage options vary.
General Liability	Guest/visitor injury and property coverage for any location you are performing official work/events/services.
Automobile	Covers liability from personal vehicles and hired/rental vehicles.
Fidelity / Treasurer Surety Bond	Also known as an honesty bond, this is a form of business insurance which covers an entity from losses that are caused by its employees fraudulent or dishonest actions.
Cyber Liability	Addresses expenses (including fines, identity theft losses and credit monitoring) associated with data breaches if performing valued data processing functions.

**Information gathered from Additional Resources links below.

Each Chapter is responsible for researching, obtaining and maintaining their own insurance coverage and any associated costs.

Insurance documents and claims should be retained for a period of seven (7) years.

Additional Resources

[Non-profit Insurance Types](#)

[Basic Non-profit Insurance Coverage](#) (particularly the Directors' & Officers' Liability section)