

# INSURANCE ESSENTIALS FOR VILLAGES

VILLAGE SUPPORT  
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	INSURANCE POLICY	DESCRIPTION
BASELINE POLICIES	D&O Liability	Protects board members, officers, volunteers, and staff against claims related to governance, management decisions, or alleged wrongful acts. Most claims arise from employment or volunteer-related disputes.
	General Liability	Covers the Village if a third party is injured or their property is damaged during Village activities. Some policies include volunteers and can cover ongoing operations or specific events.
	Professional Liability (Errors & Omissions)	Covers claims arising from mistakes or failures in providing services such as referrals, education, or case management. Applies even when no traditional “professional” services are involved.
WITH ACTIVE VOLUNTEERS	Hired & Non-Owned Automobile Liability	Provides excess liability coverage for the Village when volunteers or employees use personal or rented vehicles for Village business. It does not cover damage to the driver’s own vehicle or personal liability.
	Volunteer Accident	Provides medical coverage if a volunteer is injured while performing Village activities. Fills the gap since volunteers are not covered by Workers’ Compensation.
	Abuse & Molestation	Protects the Village against allegations of inappropriate physical contact when serving vulnerable populations, especially in one-on-one settings. Coverage applies even when allegations are unfounded.
WITH STAFF	Workers’ Compensation	Provides medical benefits and partial wage replacement for compensable injuries in the course of employment. Required by law in most states for organizations with employees.
	Employee Dishonesty	Protects the Village against unlawful taking of money, securities or other property by an employee.
GENERAL PROTECTION	Cyber Liability	Covers costs related to data breaches, cyberattacks, or accidental data exposure, including notification, credit monitoring, forensic investigation, and legal defense. Many incidents result from human error in addition to hacking.



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