

Gorges & Company
INCORPORATED
Insurance

Village Insurance 101



VILLAGE SUPPORT
NETWORK

● Supporting Our Community ●

Gorges & Company
INCORPORATED
Insurance

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Insurance Overview - Village Policies

D & O Liability

General Liability

Professional Liability

Hired & Non-
Owned Auto

Volunteer
Accident

Abuse &
Molestation

Workers
Compensation

Employee
Dishonesty

Cyber Liability

Directors & Officers Liability

- ▶ Bylaws, Articles, Tax Exempt Status
- ▶ Management & Supervisory Activity
- ▶ Employment Practices - EE, Vol, 3rd parties
- ▶ Directors, Officers, Employees, Volunteers, Committee members



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General Liability

- ▶ Bodily Injury (3rd parties)
- ▶ Property Damage (others)
- ▶ Premises/Trip and Fall
- ▶ *Annual or Event*



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Professional Liability

- ▶ Errors & Omissions
- ▶ Social service
- ▶ Information and education
- ▶ Referrals
- ▶ Case Management
- ▶ *Not just for licensed professionals*



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Hired & Non-Owned Auto

- ▶ Liability for the organization
- ▶ *Not for the car owner*
- ▶ *Not for the car*
- ▶ *If anyone ever drives a personal vehicle for the Village*



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Volunteer Accident

- ▶ Injury to volunteer acting on behalf of the Village



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Abuse & Molestation

- ▶ Inappropriate physical contact
- ▶ *Vulnerable population such as elderly*



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Workers Compensation

- ▶ Compensable injury of a w-2 employee
- ▶ Medical, rehabilitation, loss of wages, permanent

To Be Filed With Employee's FEDERAL Tax Return

OMB No. 1545-0048

VOID	1 Wages, tips, other compensation	2 Federal income tax withheld	11 Nonqualified plans		
3 Social security wages	4 Social security wages	5 Medicare wages and tips	6 Medicare tax withheld	12 a	12
7 Social security tips	8 Allocated tips	9 Verification code (not required)	10 Dependent care benefits	13 b	14
14 Dependent care benefits			15 a	15 b	
15 a			15 b		
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2026 Form W-2 Wage and Tax Statement

Copy B—To Be Filed With Employee's FEDERAL Tax Return

Department of the Treasury—Internal Revenue Service



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Employee Dishonesty

- ▶ Embezzlement
- ▶ Misappropriation of funds
- ▶ Forgery - someone else
- ▶ *Committed by an employee or volunteer*



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Cyber Liability

- ▶ Send information to the wrong email
- ▶ Loss of device with sensitive data
- ▶ Click on a malicious link, attachment, etc.
- ▶ Data Breaches
- ▶ *Human error - #1 reason*
- ▶ *Breach coach, team of resources*



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Cost Factors

- ▶ Village location
- ▶ # members
- ▶ # Volunteers
- ▶ # people served (different than members)
- ▶ # served annually
- ▶ # Visits/Trips
- ▶ # drivers
- ▶ Frequency of Driving
- ▶ Types of Services offered
- ▶ Other....



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Important Considerations

- ▶ Insurance is a function of the “at-risk” population you are serving, in addition to your resources including volunteers or staff/leadership.
- ▶ Do not make assumptions about your Village needs or what coverage you may require. It can be very difficult to determine. Consult a trusted expert.



VSN - Insurance Reimbursement

- ▶ **Designed for Villages in the early stages of needing insurance,** whether due to growth or the launch of new services
- ▶ **Provides meaningful cost relief** during this early phase
- ▶ **3-year Phased in reimbursement model** (*up to amounts*)
 - ▶ 75% in Year 1
 - ▶ 50% in Year 2
 - ▶ 25% in Year 3
- ▶ **Support is subject to the availability of VSN funds,** and, in some cases, applicable grant restrictions





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Village Support Network

www.villagesupportnetwork.org

info@villagesupportnetwork.org



Next Steps

- ▶ **VSN will send a follow-up email** with a PDF of the slides, the session recording, and additional materials from Gorges & Company
- ▶ **Contact Rob Cannon** if your Village would like to explore insurance coverage options.
- ▶ **Contact VSN** if you are a Montgomery County Village seeking assistance with Insurance reimbursement or other support



THANK YOU

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