



YMCA MANAGEMENT WEBINAR SERIES: PROGRAM STRUCTURES





PROGRAM STRUCTURES - AGENDA

- › Typical Coverages & Considerations
- › Claims Made vs. Occurrence
- › Retentions and Limits - What the were vs. what the future holds

COVERAGES & CONSIDERATIONS

- › General Liability Insurance
 - › Covers bodily injury, property damage, and personal injury claims arising from YMCA operations.
 - › Protects against lawsuits from participants, guests, or third parties.
- › Abuse & Molestation Coverage
 - › Protects against claims of misconduct, abuse, or harassment by staff, volunteers, or other participants.
 - › Covers legal fees, settlements, and damages related to allegations.
- › Workers Compensation Insurance
 - › Required Coverage for YMCA employees injured on the job
 - › Covers Medical, Expenses, rehabilitation and lost wages
 - › Different state by state (remember your remote workers)
- › Property Insurance
 - › Covers damage or loss of YMCA-Owned buildings, equipment, and property
 - › Protects against fire, theft, vandalism, and nature disasters



COVERAGES & CONSIDERATIONS (PAGE 2)

- › Auto Insurance (Commercial & Non-Owned Vehicles)
 - › Covers YMCA-owned vehicles used for transportation of participants, staff, and equipment.
 - › Non-owned auto insurance applies to employees or volunteers using personal vehicles for YMCA business.
- › Directors & Officers (D&O) Liability Insurance
 - › Protects YMCA board members and executives from lawsuits related to governance decisions.
 - › Covers legal costs in cases of mismanagement, financial decisions, or employment practices claims.
- › Cyber Liability Insurance
 - › Covers data breaches, cyberattacks and the loss of sensitive participant information
 - › Helps pay for notification costs, credit monitoring and legal fees after a breach
- › Crime Insurance (Employee Dishonesty & Fraud)
 - › Covers financial losses due to theft, fraud, embezzlement, or forgery committed by employees or volunteers
 - › Protects against stolen funds, unauthorized transactions, and falsified records
- › Umbrella Liability Insurance
 - › Provides additional coverage beyond the limits of general liability, auto, and other primary coverages.
 - › Protects against large claims that exceed standard insurance policy limits.



CLAIMS MADE VS OCCURRENCE



Feature

Coverage Trigger

Covers Past Incidents?

Tail Coverage Needed?

Premiums Over Time



Occurrence Policy

When the incident occurs

Yes, if they happened during the policy period

No

More stable



Claims-Made Policy

When the claim is reported

Only if coverage was active when reported

Yes, if policy is canceled or switched

Starts lower but increases with time



RETENTIONS AND LIMITS

- › Retentions are going to become more common on policies
 - › Associations will have a 1st dollar expense when claims happen
 - › Can be set anywhere from \$1,000 and up

QUESTIONS?

› Visit Alliant.com/YMCA

› Next Month's Topic: Loss Control

