

Recommended Insurance Policies  
for  
Village Organizations

General Liability

- a. Hired/Nonowned Automobile
- b. Improper Sexual Conduct

*Protects the organization, employees, volunteers, and board members for liability that is the result of bodily injury, property damage, or personal injury*

Estimated Cost:           \$800 to \$1,500 annually

Property Insurance

*Protects the organization for loss or damage to it's own assets (Fire, Theft, Water Damage, etc)*

Estimated Cost:           \$300 annually

Directors & Offices Liability

*Protects the organization, employees, volunteers, and board members for liability resulting from errors and omissions that lead to monetary damages*

Estimated Cost:           \$600 to \$1,200 annually

Workers Compensation

*Protects employees when hurt while on the job. It pays medical bills, lost wages, and rehabilitation costs*

Estimated Cost:           \$700 to \$2,200 annually

Umbrella Liability

*Provides and additional level of limits above and beyond General Liability, Employers Liability (Part of Workers Compensation) and Auto Liability*

Estimated Cost:           \$600 to \$800 annually