PROTECTION
YOU CAN TRUST

NPIP

MORE THAN JUST INSURANCE

NPIP is committed to providing the nonprofits we serve with a financially consistent and stable product, as well as best-in-class insurance and risk management services.

Minimizing the Potential for Loss

Beyond just insurance, NPIP provides an innovative and proactive approach to reducing the likelihood of loss by providing the following:
• Risk Control Programs and Surveys
• Educational Trainings
• Pre-litigation and Personnel Issue Consulting

Customizable Services

A sound risk management practice is the backbone for the tremendous success of the program. NPIP's members can utilize free loss control resources offered by Clear Risk Solutions. These services are all customizable to meet the individual member's needs and cover various topics.

Dependable Experience

Our team of risk management professionals provides access to expert recommendations and works cooperatively with each member's organization. These services can be utilized by anyone within the organization, including board members, employees or volunteers.

NPIP members jointly self-insure all manageable and predictable losses. To protect the program against any catastrophic claim, NPIP purchases an insurance policy to cover losses that exceed the self-insurance layer. In addition, NPIP's assets are protected against an abnormally high frequency of claims that may occur during a given year through its aggregate stop loss policy. These safety nets ensure the financial stability of NPIP.

Today's nonprofit service is challenging.

We can help.

Visit us at www.npip.org to learn more about the program.

NPIP

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Visit **www.npip.org** for a full list of program and risk management services.

ADMINISTERED BY

CLEAR risk solutions

As the program administrator and risk management partner of NPIP, Clear Risk Solutions provides the necessary support to help you save money and focus on the people you are committed to serve.

www.npip.org

Our Mission

Created by and for non profit organizations, the Non Profit Insurance Program provides risk management solutions and stable, affordable insurance.

Our Vision

Provide the best insurance products and risk management solutions for non profits.

How the Program Works

NPIP is governed by a Board of Directors comprised of individuals from nonprofits whose organizations are members of NPIP. Each board member is elected by the program membership. The Board partners with Clear Risk Solutions to administer the day-to-day activities and carry out the underwriting, risk management and claims services. Clear Risk Solutions works closely with each member's independent agent to ensure the individual needs of all the members are being met.

The NPIP Difference

Member-Owned, Member-Driven

The Non Profit Insurance Program (NPIP) understands nonprofit entities and their unique insurance needs. As a member-owned and member-driven program, NPIP's success is a result of its founding principles, which are based on:

- **Education**
- **Individual Responsibility**
- **Greater Sense of Community**

Joining Together

NPIP has surpassed many other coverage alternatives that are available to nonprofit organizations. By joining together to address their property and liability insurance needs, NPIP members have more buying power in today's volatile insurance market, which allows them to receive:

- **Increased Coverages**
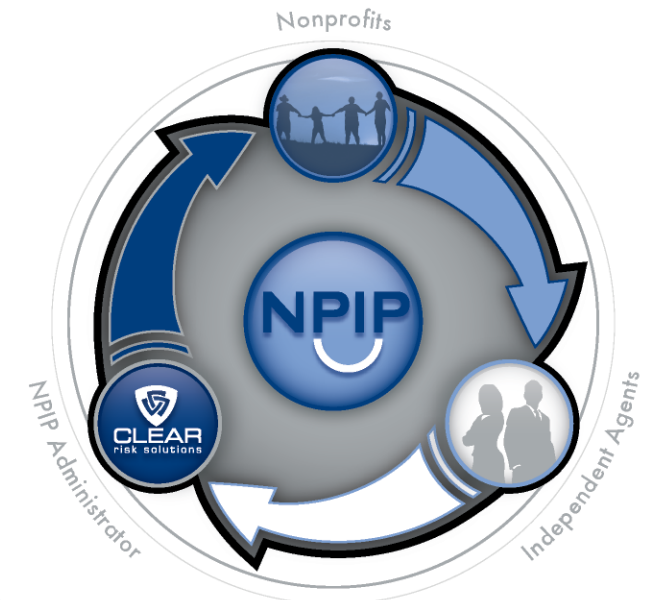- **Higher Limits**
- **Competitive Rates**

Commitment to Nonprofits

NPIP is committed to providing the nonprofits we serve with a fiscally stable product, as well as best-in-class insurance and risk management services. We partner with Clear Risk Solutions to deliver these services and allow us to fulfill our promise of helping our members focus on the people and causes they are dedicated to serve.

Coverages

NPIP provides comprehensive insurance coverage for nonprofit entities by offering the following:

- **General Liability**
- **Commercial Property**
- **Auto Liability & Physical Damage**
  Including Non-owned Auto
- **Wrongful Acts Liability**
  Including D&O and EPLI
- **Misc. Professional Liability**
- **Crime/Employee Dishonesty**
- **Equipment Breakdown**

Today, NPIP provides insurance coverage and risk management services to organizations in **over twenty-five different nonprofit sectors.**