

# Artex

# Stronger Community



## Specialized Workers Compensation Insurance Program for Nonprofit Organizations

Our guaranteed cost program is designed to accommodate the specialized workers compensation needs of the nonprofit industry. Launched in 2010 in conjunction with the Nonprofits Insurance Alliance Group and a global carrier, our program is available in all states except DE, MA, NY, OR and RI.

### Features and benefits

"A+" rated carrier

For nonprofit companies with premium ranges from \$25,000 and up

Enhanced MGA functions provided by Artex:

- > Underwriting, policy issuance and endorsements
- > Retail commission 7%

### Submission requirements

- > Completed ACORD forms
- > Experience modification worksheet
- > Five years of loss runs
- > Supplemental application

## Targeted Classes of Business

- > Boy Scout and Girl Scout organizations
- > Civil rights, social action, advocacy (no protest organization or civil disobedience)
- > Community improvement, community capacity building (does not include construction)
- > Consumer protection, legal aid
- > Daycare
- > Disease/disorder-related health organizations
- > Education/instruction and related – formal and nonformal
- > Employment/jobs (employees driving from location to location are ineligible)
- > Food, nutrition, agriculture
- > Health – general and rehabilitation, luxury or private facilities only
- > Health – mental health, crisis intervention
- > Human service and other, including multipurpose (social services)
- > Philanthropy, volunteerism and grant making foundations (volunteers should be less than staff)
- > Public/society benefit
- > Research, planning, science, technology, technical assistance
- > YMCA, YWCA, JCC

## The Artex Advantage

Artex provides a full range of alternative risk management solutions, customized for our clients' individual challenges and opportunities. Powered by independent thought and an innovative approach, we empower our clients and partners to make educated risk management decisions, with confidence.

Operating in over 30 domiciles and in more than 15 offices internationally, we have the proven capacity to supply any alternative risk need. Artex is a solutions company and we invite you to learn more about our breadth of services and depth of talent. There is an upside to risk. Let's work together to find the right solution for your organization.

## Ineligible risks

- › Abortion clinics
- › Acupuncture centers
- › Animal shelters or humane societies
- › Any operation with extensive delivery operations (i.e., meals on wheels)
- › Any organization that is engaged in international travel
- › Birthing centers
- › Blood banks and donor centers
- › Community redevelopment agencies (agencies engaged in home construction/renovation)
- › Criminal rehabilitation centers and facilities
- › Equestrian centers
- › Film production
- › Foster care or other child placement services
- › Homeless shelters
- › Hospitals
- › In-home healthcare services
- › Live theater
- › Medical detoxification or methadone treatment
- › Nursing homes – skilled or intermediate care
- › Operations that include boot camps, adventure programs, outward bound or survival programs, or wilderness programs
- › Operations with volunteer workers that exceed employee population
- › Organizations that perform animal rescue operations
- › Participation in clinical trials
- › Psychiatric counseling and treatment
- › Public housing and housing authorities
- › Residential care facilities for adults, elderly
- › Residential care facilities for troubled youth, orphanages
- › Shelters for battered or abused spouses or children
- › State funded alcohol and drug treatment centers
- › Urgent care facilities
- › Weight loss clinics