

## Insurance

Not-for-profit organizations have special insurance needs, and they often have difficulty obtaining insurance at a reasonable and stable cost. Most TAN organizations offering programs in the community carry both Liability/Property insurance and Directors & Officers Insurance. Through an arrangement with Cooperators Insurance, the TAN Community Guard program was developed so that member organizations can now obtain this essential service at an extremely competitive price.

The coverage has been specifically designed to meet the needs of TAN members. TAN has done the leg work to save you the time and effort required to understand your unique needs in the complex subject of insurance.

If your organization does not carry liability insurance you should be aware that

- Even though the facility that you rent has insurance, unless your organization is specifically listed as a renter in the facility renting organization's insurance policy, you, in fact, are probably not or may not be covered.
- You are probably or may not be covered for loss or damage of your organization's equipment (usually things like computers and projectors) when used by an individual of your organization at their home or during transportation to and from your meeting locations.

If you do not carry Directors and Officers insurance, you should be aware that

- Especially considering the demographics of TAN member organizations and considering the increasingly litigious nature of our society, Directors & Officers are at risk of being sued for a wide variety of issues such as inappropriate venues for the elderly, inappropriate or misleading information provided directly or via the lecturers, discrimination, misappropriate or even fraudulent use of funds, etc.
- Increasingly people are refusing to volunteer for board or officer positions at organizations unless they have Directors & Officers coverage.

The TAN insurance program offers:

- Accessibility to insurance
- Affordability of insurance
- Stability of premiums
- Continued insurability

Cooperators is 100% Canadian company with branches across the country.

If you would like more information about the TAN insurance program, contact Julian Sale a member of TAN at [juliansale@gmail.com](mailto:juliansale@gmail.com) ; phone 226 979 6918 or contact Brad Barbour directly at Cooperators for more information; phone 519 763 2667 ; email [brad\\_barbour@cooperators.ca](mailto:brad_barbour@cooperators.ca)

**BECOME A TAN MEMBER AND REDUCE YOUR ORGANIZATION'S COST OF INSURANCE**

The cost of TAN membership is more than offset by the reduced cost of **Commercial Liability / Property** and **Directors & Officers** insurance for your organization if purchased through the TAN insurance program. Members of TAN can obtain organization specific insurance coverage that they need at an extremely competitive price.

**Act now to take advantage of this exceptional opportunity !**