

## [UP joins 1500 other non-profits to help solve an insurance crisis hitting our sector](#)

A record number of Americans are in dire financial straits and relying on charitable sources for their meals. The food banks and meal delivery services providing those meals are non-profit businesses.

So is United Policyholders and the many partners we work with to provide free services to disaster survivors. Like all businesses, we non-profits need liability and property insurance in order to operate legally and safely. We need insurance to protect our facilities, workers, drivers, assets, and the people we serve.



Amy Murray of Revival Bar+Kitchen shows off lunches she has made for the homeless as part of the Double Helping Hands Program.  
Photo: John Caner

But even before the pandemic, liability and property insurance options for non-profits had sharply decreased with a dwindling few companies left for us to buy from. This has been particularly impacting non-profits that serve and deliver food. Companies have been withdrawing from insuring our important sector. We assume that business objectives and liability concerns are driving their withdrawal.

Now, the situation requires Congressional action to implement a solution, and UP is pitching in to help spur that action. We are calling on Congress to enact [H.R.4523 - The Nonprofit Property Protection Act](#).

[This memo](#) from a group of insurance brokers describes the problem, the legislation, and what is needed.

This January 2020 [Consumer Federation of America testimony](#) provides further explanation. CFA's testimony was prepared by CFA Insurance Director Bob Hunter, a former state insurance regulator and leading authority.

An invaluable entity called the [Non-Profits Insurance Alliance](#) is working hard to restore options for their customers.

Here is their update:

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Recently in only 24 hours 1500 nonprofits signed a letter to Congresswoman Waters in support of the [Nonprofit Property Protection Act](#)! Thank you. We need your help once again to make sure this bill gets included in the WORK NOW Act, recently introduced in the Senate, specifically to strengthen the nonprofit sector.

The Nonprofit Property Protection Act (NPPA) allows nonprofits to provide insurance coverage to other nonprofits that commercial insurance companies won't. Against all odds, success is now within reach!

Please sign the letter below to Senator Crapo, Chairman and Senator Brown, Ranking Member of the Senate Committee on Banking, Housing and Urban Affairs asking them to fight for nonprofits by including the NPPA in the WORK NOW Act.



While we will initially send this letter to the Chairman and Ranking Member, we may re-address and send it to other members of Congress and the Executive branch between now and when the bill is passed by Congress and signed into law by the President.

This is the most difficult insurance market for nonprofits we have seen in 35 years. Together we can make sure nonprofits win against insurance industry special interests!

[CLICK HERE TO ADD YOUR NAME TO THE LETTER](#)

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May 20, 2020

The Senate Committee on Banking, Housing, and Urban Affairs  
Chairman, Mike Crapo and Ranking Member, Sherrod Brown  
United States House of Representatives  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

**RE: Urgent Need for Nonprofit Property Protection Act**

Dear Chairman Crapo and Ranking Member Brown:

We urgently request that you support the Nonprofit Property Protection Act HR 4523 by adding the language in the that bill to the next COVID response package or S 3747 the Work Now Act.

During a time when nonprofits are stretched thin because of COVID-19 to meet essential community services, many commercial insurance companies across the country are unwilling to insure those on the frontlines: homeless shelters, domestic violence shelters, food banks, drug and alcohol treatments programs, foster family and adoption services, animal rescues, child and family services and many more. Affordable insurance is never easy for nonprofits to find, but we are now in an insurance crisis on top of a national health emergency.

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Source: <https://uphelp.org/up-joins-1500-other-non-profits-to-help-solve-an-insurance-crisis-hitting-our-sector/> Date: November 22, 2024



The Nonprofit Property Protection Act, H.R. 4523, is a no-cost solution that will allow nonprofits to fix this problem for themselves. The bill will allow certain financially strong risk retention groups serving 501(c)(3) charitable nonprofits to offer property coverage in addition to the more difficult liability insurance they already provide. Because commercial insurance companies only offer property and liability together as a package for small and mid-sized nonprofits, it hinders these organizations from providing the help nonprofits so desperately need now.

Nonprofits across the country are facing an unprecedented crisis as we struggle to serve our communities during this pandemic. And, nonprofits are also facing the worst insurance crisis in 35 years forcing us to use already strained resources to pay more for insurance when our resources are stretched thin.

We fervently ask you to do whatever you can to allow this legislation, that costs the government nothing, to become law before July 1st when 25 percent of the nonprofit sector will be renewing its property/casualty insurance.

Sincerely,

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[CLICK HERE TO ADD YOUR NAME TO THE LETTER](#)

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