

# Insurance & Liability

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Groups are responsible for obtaining general liability insurance. You may also want to consider carrying volunteer liability insurance to protect your leaders and volunteers, as well as directors and officers insurance to protect your board. In cases where there is more than one group in a geographic area, they may consider pooling their resources purchase insurance together. This reduces costs overall.

One thing to note is that some activities may not be covered under your general liability insurance and may require an additional rider. Check with your insurance broker to find out whether specific activities are covered.

Groups have had success obtaining insurance through the following companies:

[Nonprofit Insurance Alliance](#)

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