

The Gowrie Risk Report

For Non-Profits and Social Service Organizations



In This Issue:

- **Coverage Focus:** Volunteer Accident & Sickness
- **Client Spotlight:** PARL
- **Meet the Gowrie Team:** Our Non-Profit Team

COVERAGE FOCUS: Volunteer Accident & Sickness

Volunteer workers are often the lifeblood of a non-profit. Whether it's performing hands-on labor, working at a front desk, delivering meals or cleaning animal cages, volunteers help an organization further its mission in the community.

Have you ever thought about what happens if one of your volunteers get injured or hurt? Remedies made available to your employees through workers compensation are not extended to volunteer workers. Volunteers have to rely on their

own health care when seeking any kind of medical treatment. Even worse, a volunteer may be forced to sue a non-profit for payment of these medical bills if they feel it should be covered by the organization. This is when a Volunteer Accident & Sickness (A&S) policy can become very beneficial for a non-profit organization.

A volunteer A&S policy provides no-fault coverage for injuries incurred during a sponsored activity. This coverage can provide

first dollar coverage or act as excess to the volunteer's health care. There are also options to add weekly accident indemnity for injuries which result in total disability. This allows you to cover a portion of the injured volunteer's wages should they be unable to work at their usual job.

Having this kind of coverage gives volunteers the knowledge that their contributions are valued and appreciated, in addition to fulfilling your "duty of care" requirement to your patrons.

Did You Know?

Americans own more than 9 million horses, up from 6 million in the mid-1990s. Backyard breeding has fueled the boom in pet horses. Of the more than 2 million Americans who own horses, more than one-third has a household income of less than \$50,000. **Rescue organizations are seeing more and more horses being relinquished because owners can no longer afford to feed and care for them.**

Source: *Wall Street Journal and American Horse Council.*



Kiley Prime, Gowrie's Equine Specialist, showing in Cape Cod

Meet the Gowrie Non-Profit Team

Kristen Lincoln, JD, Account Executive

Executive: Kristen joined Gowrie Group in early 2013, bringing a background of law, politics and organizational leadership. She volunteers often, having helped numerous charitable groups achieve IRS 501(c)(3) status. She is currently a board member for Girls on the Run of Southeastern CT and leads their fundraising committee.

Kiley Prime, Equine Insurance Specialist

Specialist: Kiley brings 20 years of equine experience to Gowrie Group. She grew up riding and showing horses from the age of 4. She has also served as a volunteer at a prominent therapeutic riding center in New England. Kiley is a graduate of Suffolk University with a BS in Marketing.



Insurance • Benefits • Finance

Kristen Lincoln

Non-Profit Insurance Specialist
p: 860.399.2862
kristenl@gowrie.com

Kiley Prime

Equine Insurance Specialist
p.860.399.3647
kiley@gowrie.com

Main Office:

p: 1.800.262.8911



Brad Preston, Gowrie Group Senior VP, delivers a donation during a recent visit to PARL

CLIENT SPOTLIGHT:

Providence Animal Rescue Group (PARL)

Here at the Gowrie Group, we're lucky enough to have the opportunity to serve a number of interesting and worthwhile non-profits throughout New England. One such client is the Providence Animal Rescue League (PARL), located in Providence, Rhode Island.

Headed by Executive Director Carmine DiCenso, PARL has been a haven for thousands of unwanted, neglected and abused animals. Relying solely on donations and grants, PARL provides a number of services for the community, including initiatives to prevent pet overpopulation through spay and neuter clinics, as well as humane education and community programs. In April 2013, PARL held its first Pets for Life Providence event, where pets in a low income neighborhood in South Providence were able to get free vaccinations, pet food and new collars.

Recently, PARL was invited as one of only 50 animal shelters in the country to participate in the ASPCA/Rachael Ray \$100K Challenge. Each participating shelter must save more dogs, cats, puppies and kittens during the months of June, July and August than they did during the same 3 months of the previous year. By the end of summer, PARL had found homes for 438 animals – 40 more animals than last summer. While they didn't win the ultimate \$100,000 prize, PARL has viewed each additional life saved as a huge victory.

We salute Carmine and the rest of the team at PARL for all the wonderful work they do for our community. We are proud to serve them as their insurance advocates and wish them all the best in their continued efforts. For more information about PARL, visit their website at www.parl.org