

# Minimum Insurance Requirements for Affiliates and ASOs

Nill Toulme

Dep General Counsel

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Adequate insurance is an essential tool for management of risk for affiliates and affiliate support organizations (ASOs). The following minimum coverages are required at all times, regardless of whether or not the affiliate or ASO is actively building homes. (See [Standard 6, Quality Assurance Checklist Standards](#).)

Please note that these are *minimum requirements*. Higher limits and other coverages such as property insurance may be advisable in addition to the above, depending on the affiliate's or ASO's particular circumstances.

All current non-Lockton insurance documents should be uploaded to the [Affiliate Document Center](#) on MyHabitat.

Certificates may also be sent to our Insurance Specialist at [insurance@habitat.org](mailto:insurance@habitat.org).

**Although affiliates and ASOs may choose their own insurance carriers, HFHI has negotiated affordable group Habitat coverage through Lockton Affinity.**

**Contact by phone at (888) 553-9002 or through its website at [hfhaffiliateinsurance.com](http://hfhaffiliateinsurance.com).**

## Commercial General Liability

*General liability protects affiliates and ASOs against general litigation claims.*

- \$2,000,000/occurrence (primary and/or excess/umbrella)
- **Habitat for Humanity International must be added as an additional insured.**
- Your subcontractors (performing construction work on your behalf) should provide you with a Certificate of Liability for General Liability Coverage showing your affiliate or ASO as an additional insured.

## Employment Practices Liability

*Employment Practices Liability protects affiliates and ASOs against employment-related litigation and claims.*

- \$1,000,000/occurrence (primary and/or excess/umbrella)
- **Habitat for Humanity International must be added as an additional insured.**

## Special Events Liability

- \$2,000,000/occurrence (primary and/or excess/umbrella)
- **Habitat for Humanity International must be added as an additional insured.**
- Must include coverage for both participants and spectators.
- Your subcontractors (for example, a subcontractor providing alcoholic beverages at your event) should provide you with a Certificate of Liability showing your affiliate as an Additional Insured.

## Business Automobile Liability

*Auto liability protects affiliates against vehicle-related claims (if the affiliate or ASO owns or leases any vehicles).*

- \$2,000,000/occurrence (primary and/or excess/umbrella) \*\*
- If the affiliate or ASO has no vehicles, the Commercial General Liability policy must include hired/non-owned auto liability coverage.

\*\* A non-Lockton auto policy for limits under \$2M per occurrence requires a separate non-Lockton umbrella policy to be HFHI compliant. A Lockton umbrella policy is unable to “sit” over the non-Lockton auto policy and will not extend the affiliate’s non-Lockton auto coverage.

## Volunteer Accident

*Volunteer Accidental Medical provides no-fault medical insurance coverage if a volunteer is injured.*

- \$5,000 Volunteers Accidental Death & Disability
- \$250,000 Excess Medical Expense
- \$10,000 Medicare or Eligible for Medicaid
- \$50,000 Tricare or Eligible for Tricare

## Directors and Officers Liability

*Directors and officers liability insurance provides liability coverage for board members and corporate officers.*

- \$1,000,000 (including Employment Practices Liability if the affiliate or ASO has employees).

## Workers Compensation

*If the affiliate or ASO has paid staff, in such amounts as required by statute in states in which you operate.*

- Your subcontractors should provide you with proof of insurance coverage.

### **Builders Risk (if the affiliate is actively building or rehabilitating homes)**

*Builders risk is a form of property insurance that covers property owners and builders for projects under construction, renovation or repair.*

- Amount sufficient to cover completed values of work in progress