



CommunityCare
NORTHUMBERLAND

SECTION:	Financial	POLICY:	Insurance
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Policy

Community Care Northumberland will maintain adequate insurance. Coverage will include commercial-general liability, directors and officer's liability, commercial-office contents and agency vehicles. Insurance will cover all aspects of agency including liability for all volunteers.

Procedure

1. The Finance Committee will review coverage on an annual basis or as warranted by any program change and make recommendations to the Board of Directors.
2. The Finance Committee will review insurance costs and quotes and make recommendations to the Board of Directors.
3. Staff is responsible for identifying program changes that may result in a need for increased or reduced coverage.
4. Orientation of staff, volunteers and Board members will include a review of insurance coverage with attention given to unauthorized activities, outside CCN 'scope of service' that would not be insured.