

Loss Control Questionnaire: **Nonprofit Organizations**

Provided by Camargo Insurance



Examine Your Risk

Operating a nonprofit organization can be a rewarding endeavor. These organizations serve to improve their communities by working toward furthering social causes or providing other public benefits. Through charitable donations and other forms of fundraising, nonprofit organizations can help raise local awareness on important topics and offer valuable resources or assistance to community members in need.

However, operating a nonprofit organization also carries significant risks. These organizations have to manage numerous property and liability exposures. They often engage in various activities—including working with volunteers, assisting vulnerable populations, serving food and drinks, hosting events or fundraisers and leading various community initiatives—that can drastically increase their overall risks.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way toward protecting your nonprofit organization. This proactive approach is particularly important for identifying and avoiding gaps in your risk management program. In many cases, insurance companies will require nonprofit organizations to have certain policies and procedures in place in order to obtain or maintain coverage.

This questionnaire allows your nonprofit organization to review risk categories specific to your unique operations and take action to address those risks.



PROPERTY

General	Yes	No	N/A	Notes
Is the building in good condition overall?				
Is the roof in good repair with no visible water intrusion marks?				In particular, the age of the roof should be taken into consideration. After all, a thorough roof inspection can provide invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with National Fire Protection Association (NFPA) standards—namely, NFPA 70 .
Are there Class ABC fire extinguishers throughout the building?				
Is a no-smoking policy in place?				Smoking, if allowed, should be limited to outdoor areas and away from any hazards.
Is trash removed and not allowed to pile up?				Accumulating trash can present significant fire hazards and may attract pests.
Are effective fire detection systems installed? Are they inspected and tested at regular intervals?				
Is food stored on the premises?				If so, all food storage and supply areas should be kept clean and organized.
Is landscaping completed on a regular schedule? Are trees trimmed away from the building as part of landscaping duties?				Vegetation that's too close to the building can damage property during windstorms and create significant fire hazards.

Is a qualified professional hired to make repairs?				Only qualified professionals (e.g., a plumber) should be in charge of making property repairs.
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Commercial Kitchen Equipment	Yes	No	N/A	Notes
If there is a commercial kitchen on-site, is it separated by a fire wall?				A commercial kitchen does not include a warming kitchen area with residential appliances, like a refrigerator or microwave. Rather, it includes more advanced commercial cooking equipment—such as a stove, range, griddle, fryer or grill.
Are cooking appliances in good condition and maintained by a qualified contractor?				
Are there Class K fire extinguishers in the kitchen?				Class K fire extinguishers are specific to cooking fires and must be inspected regularly.
Does a hood cover cooking equipment to capture grease-laden vapors?				Typical cooking equipment that needs to be under hoods includes ranges, griddles, fryers and grills.
Is the hood cleaned at the appropriate intervals (e.g., two to four times per year) by a qualified third party?				Cleaning should occur semiannually for most cooking operations and quarterly for high-volume operations.
Are grease traps cleaned regularly?				
Is there an 8-inch-tall metal baffle in place or at least 18 feet of space between open flames and the fryer surface?				
Is there an automatic extinguishing system (AES) inside the kitchen?				

Is the AES compliant with UL 300?				This will be stated on the manufacturer's tag. Most newer systems should be compliant, while older systems made before UL 300 may not be.
Are the nozzles for the AES over cooking equipment?				
Are kitchen staff trained on how to use extinguishing equipment?				
Is the AES inspected and serviced by qualified contractors?				
Are refrigeration systems inspected for leaks and maintained by qualified contractors?				

Sprinkler System	Yes	No	N/A	Notes
Is there an automatic sprinkler system installed?				
Is the sprinkler system designed for the hazard?				Sprinkler system data should be located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information should be located on tags and paperwork on the risers.
Is the fire department connection (FDC) outside the building easily accessible?				The FDC must be accessible to allow the fire department to pump more water into the system.
Are sprinkler riser valves supervised (e.g., locked open or electronically monitored)?				

Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Are employees and visitors instructed never to block sprinkler heads?				Typically, 18 inches of clearance below sprinkler heads must be maintained for them to work properly. Signage should be used to educate individuals on the dangers of blocking sprinkler heads.

Business Interruption	Yes	No	N/A	Notes
In the event the premises become temporarily unusable, does the organization have a suitable replacement space to continue its operations within the community?				
Does the organization have an effective contingency plan in place?				
Could any aspect of the organization's operations continue while the premises are being remodeled or repaired?				
Are any suppliers or distributors able to assist the organization if any replacement equipment or materials are required on short notice?				

Inland Marine	Yes	No	N/A	Notes
Is a logbook kept for all high-value items?				High-value items may include electronic or other portable equipment located on the premises. The logbook should provide identification codes and detailed descriptions of all high-value items.

Are inventory checks for high-value items conducted on a routine basis (e.g., quarterly or bi-annually)?				
Are high-value items stored in a safe and secure location when not in use (e.g., a locked cabinet)?				
If employees must leave any high-value items in their vehicles while working at an off-site event, are these items properly protected?				Employees should be instructed to lock their vehicles and keep all high-value items out of the view of passersby to minimize potential theft concerns.
Are lockers available on the premises to provide visitors with a secure area to store their personal belongings?				Lockers should be equipped with combination padlocks or key-operated locks to ensure security. Signage stating the organization is not responsible for lost or stolen items should be posted near the locker area.
Are visitors required to sign hold-harmless agreements before bringing any high-value items on the premises?				

GENERAL LIABILITY

Premises	Yes	No	N/A	Notes
Are floor surfaces clean and dry?				
Is the parking lot in good repair with well-marked spaces?				
During winter, are the parking lot and sidewalks kept clear of snow and ice?				Shoveling and de-icing operations should either be completed by a qualified employee or a third-party contractor.
Are walkways, entrances, exits and stairways well-lit and easily accessible?				
Are exits clearly marked and clear for an emergency exit?				
Is there an emergency action plan in place?				This plan should be well-communicated and consider the needs of any vulnerable populations on the premises (e.g., children, the elderly, the homeless and those with disabilities).
Are floor plans and exit routes posted in key areas so building occupants know how to exit the building in case of an emergency?				
Is there an emergency lighting system in case power is lost?				The emergency lighting system must be tested regularly by a third-party contractor.
Are there adequate smoke and carbon monoxide alarms throughout the building?				

Is all furniture at the establishment in good condition and free of potential hazards (e.g., protruding nails, splinters or screws)?				
If there is a thrift store on the premises, are all merchandise display racks and fixtures adequately leveled and in proper condition?				
Is there a security system in place? Does it include security cameras?				
Are restricted or potentially hazardous areas marked with "Authorized Personnel Only" signage?				
If visitors are ever allowed to enter restricted or hazardous areas, are they accompanied by a qualified employee at all times?				
If there are elevators on the premises, are they inspected regularly by a qualified professional?				
If food is served on-site, are employees trained on food safety measures?				Training should cover hygiene, including hand-washing best practices and dangers associated with food spoilage.
If the establishment offers any skills classes (e.g., parenting or first aid), are all class instructors fully qualified to teach their respective topics?				
Do all employees on the premises receive appropriate first-aid and CPR training?				

Are all restrooms compliant with health, cleanliness and accessibility standards?				
If the establishment has an outdoor playground, does the playground have a safe base surface?				Safe base surfaces—such as wood chips, sand or shredded rubber tires—offer cushioning to protect children in the event they trip or fall on the ground.
If the establishment offers children's toys on-site, are all toys age-appropriate and approved by the Juvenile Products Manufacturers Association?				

Trips and Special Events	Yes	No	N/A	Notes
When group trips take place, are adequate safety measures implemented?				On all group trips, the "buddy system" should be followed to ensure trip participants are properly accounted for. During trips that involve children, there should be an adequate number of adult chaperones (e.g., one adult for every six children). Trip participants should wear an article of clothing or accessory (e.g., a shirt or bracelet) that states their group affiliation at all times.
Are children required to provide signed parental waivers before participating in group trips?				
Does the establishment permit outside organizations, groups or individuals to rent out its building space for periodic meetings, social gatherings, paid events or special occasions (e.g., weddings, banquets and birthday parties)?				
If the organization hosts athletic events (e.g., foot or bike races, walks and dance marathons) as fundraisers, are there appropriate measures				All promotional materials for athletic fundraising events should clarify that individuals must choose to participate at their own risk. Individuals should also be required to sign liability waivers prior to

in place to minimize potential safety and liability concerns?				participation. At the start of the event, individuals should be further reminded that they are participating at their own risk. If the event is a long-form race or walk, designated checkpoints should be placed throughout the course to allow participants to receive refreshments and—if needed—medical attention from trained professionals (e.g., nurses or paramedics).
If festivals, carnivals or other related events take place on the premises, are there steps in place to identify reputable vendors?				Be sure to select trusted, qualified vendors with a solid reputation. Establish clear, written contracts with each vendor to ensure both parties understand their specific responsibilities and liabilities.
If the establishment hosts events where food is sold or provided, are proper preparation and serving measures followed?				There should be protocols in place to ensure food preparation and serving practices are safe and sanitary.
If the establishment hosts events where alcoholic beverages are sold or provided, are there adequate age verification procedures in place?				Staff responsible for selling or serving alcoholic beverages should be properly trained on when and how to verify an individual's age.

Products—Completed Operations	Yes	No	N/A	Notes
If food is prepared or served on the premises, are all food preparation and storage areas kept clean and in good overall condition?				
Are all employees who prepare or serve food on the premises required to follow adequate hygiene measures?				Employees with long hair should be instructed to tie it back or wear a hairnet when working near food. All employees should use latex gloves when preparing and serving food.

Are any prepackaged food items served at the establishment routinely reviewed to ensure they haven't reached their expiration date?				Expired items should be discarded immediately or returned to their respective distributor for replacement.
Are all perishable foods that are served on the premises stored and served safely?				Perishable foods must be stored at proper temperatures to uphold freshness. These foods should also be carefully assessed for signs of rotting, mold or spoilage prior to being prepared or served.
If the organization holds catered events or banquets at off-site locations, does the organization implement hold-harmless agreements with the associated caterers or restaurateurs?				Within such an agreement, the organization should ask to be named as an additional insured on the caterer or restaurateur's insurance policy prior to the event.
If the organization operates a thrift store on the premises or hosts any events where donated items are sold (e.g., rummage sales), are adequate measures in place to mitigate safety and liability issues?				The organization should carefully monitor the Consumer Product Safety Commission's website to determine whether any donated items have been recalled by their manufacturers. Only trained and qualified employees should be in charge of screening donated items for recall concerns or other potential safety hazards. Recalled or hazardous items should be properly discarded immediately.
If the organization conducts any contests, raffles or auctions as fundraisers, are there protocols in place to minimize liability concerns?				Contest, raffle or auction rules should be clearly stated in all promotional materials. Truthful and accurate descriptions should be provided for any items being bid on. The organization should review all ticket sales and enforce participation rules to prevent contests, raffles or auctions from being rigged by dishonest individuals.

PROFESSIONAL LIABILITY

General	Yes	No	N/A	Notes
Is there an adequate vetting and application process in place for hiring both paid staff and volunteers?				Thorough background checks (including criminal history) dating back at least 10 years should be conducted for all applicants—especially those applying for positions related to working with vulnerable populations. The same level of screening should occur for both paid employees and volunteers.
Are all volunteers provided with appropriate training for their assigned responsibilities?				Such training is particularly important for volunteers who are serving court-ordered community service sentences.
Are all volunteers who are serving court-ordered community service sentences supervised adequately?				These volunteers may require additional supervision.
Are all volunteers partnered with experienced employees until they are able to demonstrate full competence in performing their designated tasks?				
Do volunteers and employees receive appropriate sensitivity training before working with individuals who have special needs or disabilities?				
Are all volunteers and employees trained on nonviolent conflict resolution tactics?				
Are any nonmedical professionals who provide their services for the organization adequately qualified to do so?				Such professionals may include therapists, attorneys, psychologists and social workers. These professionals should possess any certifications, degrees or licenses required by law.

If the establishment offers counseling, are employees properly qualified to provide such services?				Staff members who handle counseling should have an adequate educational and professional background in this field. They should also be trained to recognize suicidal and self-destructive behavior.
In the event an individual displays suicidal or self-destructive behavior during counseling, are staff trained on how to respond properly?				Individuals who display such behavior should be referred to a qualified psychiatrist for further evaluation and treatment.
Are there measures in place to prevent employees and volunteers from being assigned more work than they can reasonably handle?				This is especially important for nonmedical professionals.
Are any children on the premises properly supervised at all times?				
Does the organization have a policy in place for handling child-on-child abuse situations?				
Does the organization clearly display its policies regarding physical, verbal and sexual harassment on the premises?				
Are there adequate protocols in place for handling allegations of child molestation, sexual misconduct or other forms of harassment against employees?				There should be a written policy in place for handling such allegations. All allegations should be thoroughly investigated. Accused employees should not be permitted to contact their accusers until the investigation process has concluded and appropriate actions have been implemented.

DIRECTORS AND OFFICERS LIABILITY

General	Yes	No	N/A	Notes
Is the organization's board of directors involved in screening and selecting candidates for the CEO and other senior-level positions?				
Are all senior-level candidates' backgrounds, qualifications and potential conflicts of interest carefully considered throughout the recruitment process?				All senior-level candidates should be subject to a criminal background check that dates back at least 10 years. Senior-level candidates should also be thoroughly reviewed in regard to their professional integrity and overall trustworthiness.
Is the organization's board of directors involved in routinely assessing the CEO's job performance, competence, honesty and integrity?				
If the organization's CEO is involved in any form of wrongdoing, are there protocols in place for rectifying the issue?				The organization's board of directors should provide full disclosure of the matter and thoroughly investigate the CEO's wrongdoing to determine how to best remedy the situation.
Are there measures in place to ensure the board of directors stays adequately informed on the organization's actions and community involvement?				
Does the organization's board of directors assist with developing and evaluating the success of key initiatives?				Such initiatives may include organizational policies, procedures and long-term plans or goals.
Are there sufficient policies or procedures in place for handling possible conflicts of interest				Board members should be required to inform the organization of potential conflicts of interest as soon as they arise and remove

between the organization and its board of directors?				themselves from major discussions or decisions involving any conflicts of interest.
Does the organization's board of directors actively ensure that all operations are compliant with applicable federal, state and local regulations (e.g., civil rights and tax laws)?				
Does the organization's board of directors handle all allegations of physical, verbal or sexual harassment effectively?				Such allegations should always be taken seriously and fully investigated to determine an appropriate response.

WORKERS' COMPENSATION

General	Yes	No	N/A	Notes
Are return-to-work initiatives in place?				This can be a written program, a list of light-duty tasks or evidence in past claims of bringing employees back to work after an injury.
Is there a written safety and health plan in place?				
Is chemical training conducted specifically for cleaning chemicals?				Such training is particularly important, as mixing incompatible cleaning chemicals can result in toxic vapors.
Are Safety Data Sheets available?				
Is there an eyewash station available?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practiced?				Floors and aisles should be clean with no tripping hazards.
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Are ladders and step stools available and in good repair?				
Is there a formal training program for new employees?				
Are employees provided with appropriate material-handling equipment when needed?				

Have all employees been trained on safe lifting methods?				Employees should be instructed to always ask for assistance rather than lifting or moving heavy items alone.
Are all sharp objects on the premises (e.g., knives, scissors and other hand tools or equipment) properly stored to protect employees from accidental contact?				
Are there measures in place to protect employees who work outside (e.g., landscaping staff and those who conduct outdoor fundraising events) from heat-related illnesses?				The organization should have a written heat-related illness prevention program in place. Employees should be trained to recognize signs of heat-related illnesses and best practices for preventing such illnesses. Employees who display any symptoms should be permitted to rest in a shaded or air-conditioned area immediately and receive proper medical treatment if their symptoms don't improve.
Are all employees involved in medical services instructed always to wear a clean pair of latex gloves when working with patients (especially in the presence of blood)?				
Are any hypodermic needles utilized on the premises capped and placed in appropriately labeled, self-closing, lined metal trash containers until they can be safely discarded?				
Is all equipment used for grounds maintenance properly guarded?				Lawn mowers, trimmers, snow blowers and similar equipment with missing guards can cause serious injuries.

CRIME

General	Yes	No	N/A	Notes
Are security cameras strategically placed throughout the premises?				Specifically, cameras should be placed in the parking lot and in any areas where high-value items, important documents and money are stored.
Is there signage displayed across the premises informing the public that robust security measures are in place?				This practice can help deter potential thieves.
Is there a security alarm in place? Is it controlled at a central station?				
Are employees who handle donations trained on adequate check and credit card verification procedures?				
Does the organization utilize additional security personnel during large-scale fundraising events when potentially large sums of money will be present on-site?				
Are only trusted and experienced employees in charge of handling the collection of cash at large-scale fundraising events?				These employees should be sure to engage in frequent deposits throughout the event to avoid carrying around excess cash at any given time.
Are all cash, checks and receipts kept in a time-delay safe until deposit time?				This includes donations and fundraising money.
Are deposits staggered?				This helps avoid establishing a pattern that can be exploited.
Are employees subject to background checks?				

Are all important documents kept in a tool-, water- and fire-resistant safe?				Copies of important documents should also be created and stored in a separate, secure location.
Are all in-house accounting protocols verified for accuracy by multiple trusted employees?				
Is the organization in compliance with all applicable federal, state and local regulations concerning mandatory financial audits?				Specifically, if the organization is given more than \$25,000 in federal funding throughout the course of each fiscal year, it must have a financial audit conducted by an independent accounting firm at least annually.
If there is a thrift store on the premises, are there adequate inventory management protocols in place?				
Is there a procedure for reporting robberies?				

Cybersecurity	Yes	No	N/A	Notes
Is there an effective cyber incident response plan in place?				This plan should establish proper protocols to follow in the event of a cyber incident at the premises. This plan should be practiced regularly.
Are all internet-based credit card point-of-sale systems compliant with the Payment Card Industry Data Security Standard?				
Is access to confidential financial information restricted to authorized personnel only?				

Are all passwords, keycards or other authorization devices for past employees or third-party service providers immediately inactivated following their termination or the conclusion of their work/lease agreements?				This practice prevents such individuals from obtaining unauthorized access to confidential stakeholder information—including names, addresses, phone numbers and bank account numbers.
Does the premises operate on a secure, protected Wi-Fi network?				
Has adequate cybersecurity software been installed on all establishment technology (e.g., computer systems and smart devices)?				This includes firewalls, business-class antivirus programs, data encryption features and malware detection software. This software should be updated regularly to ensure effectiveness.

AUTO

All Drivers	Yes	No	N/A	Notes
Are motor vehicle records (MVRs) secured for all drivers?				Annual MVRs are required for anyone operating a vehicle for organizational purposes.
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no serious violations (e.g., DUI or reckless driving) in the last five years and no more than two moving violations in the last three years.
Is there a policy in place on cellphone usage?				Drivers should not use hand-held cellphones behind the wheel.
Is there a policy in place on seat belt usage?				
Are safe driving rules communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether organization-owned or personal, all vehicles should have a basic check done.
Has an evaluation of all commercial motor vehicles (CMVs) and related operations been completed to determine the organization's Department of Transportation and Federal Motor Carrier Safety Administration compliance requirements?				Vans, shuttles, buses or other vehicles owned and operated by the organization could be considered CMVs based on their gross vehicle weight rating, the number of passengers permitted in the vehicle and whether drivers are compensated for transporting passengers.
If drivers are responsible for transporting groups of children, have they been properly trained on how to manage younger passengers safely?				
If there is a thrift store on the premises and drivers are in charge of transporting larger				Such measures are important to minimize the risk of items shifting or getting damaged during transportation.

donated items (e.g., furniture or appliances), are there appropriate measures in place for securing cargo?				
Are CMVs on a regular maintenance plan?				
Is the personal use of CMVs prohibited?				
For employee-owned vehicles, is evidence of personal insurance reviewed and kept up to date?				