



Program Insurance Coverage FAQs

1. Is my program required to enroll?

Yes, all United Charitable fiscally sponsored active charitable programs must enroll annually. Please note that the insurance requirement does not apply to [Donor-Advised Funds](#).

2. What is the cost to all programs?

The \$500 annual fee (charged in May of each year) includes the insurance coverage cost for program.. The policy covers all of our fiscally sponsored active charitable programs, and has a plan date from May 31st of the current year to May 31st of the next year. The annual fee is determined by risk, so the cost may fluctuate year to year, as our program liability changes. **The Annual Fee is due in May of each year.**

3. Can I pay the Annual Fee with funds in my program account?

Yes, if your program account balance has enough to pay for the annual fee, then it will be automatically deducted from your account on June 1st. To ensure you have enough program funds available, be sure to check your [Account Balance](#). If you don't have enough funds in your program account, then you must submit another form of payment using the [Annual Fee Payment Form](#).

4. If I paid the fee out-of-pocket, can I be reimbursed?

Yes, once you have raised enough funds to cover the fee, you can submit a [Disbursement Request Form](#) to be reimbursed.

5. What happens if I miss the Annual Fee enrollment deadline?

Your program will be inactivated, and you will not be able to operate under United Charitable. You would have to reapply to become a Fiscally Sponsored Project at United Charitable.

6. What if I joined United Charitable after the Annual Fee enrollment date?

All new programs are required to pay the Annual Fee within 30 days of their acceptance under United Charitable.

7. What if I already have an insurance policy for my program?

Please cancel your insurance policy for the program and request a refund, unless it is a specialized policy (e.g., for counseling services). Depending on the insurance coverage requirements and program activities, your program may need additional coverage. If you have any questions about your program's insurance coverage, please give us a call.

8. Is the Annual Fee pro-rated if my program was accepted after the enrollment date? Yes, here is the breakdown of payment methods in regards to the acceptance date:

	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	April	May
Check	\$420	\$380	\$340	\$300	\$260	\$220	\$180	\$140	\$100	\$500
Credit Card	\$437.85	\$396.15	\$354.45	\$312.75	\$271.05	\$229.35	\$187.65	\$145.95	\$104.25	\$521.25

9. How do I get a certificate of insurance coverage for my program or approved event?

Please send an email at least one month in advance to info@unitedcharitable.org with program or event information, additional insured name and address, etc. We will then send this information to our broker to have the certificate produced in about five to 10 business days.

10. What will the insurance policy cover?

The overall insurance policy for United Charitable and our programs will cover program events and activities through:

- [General Liability](#)
- [Improper Sexual Conduct](#)
- [Social Service Professional & Special Endorsement](#)
- [Cyber Coverage](#)
- [Accident](#)

11. What if my program’s account balance does not support the cost?

There are a few options for you:

- Raise the donations necessary to pay the fee by **June 1st**.
- Pay the fee yourself. The payment is not considered a donation and can be reimbursed to you once the program account balance can support it.
 - Pay by Check - cost of \$500- Send the \$500 payment and submit the [Annual Fee Payment](#) to United Charitable
 - Pay by Credit Card – cost of \$521.25 (includes additional 4.25% processing fee) -Complete the online
- Choose to close your program. If there is a remaining balance, you can request the funds be donated to another 501(c)(3) nonprofit organization using our [Charitable Gift Recommendation Form](#).

12. What will happen if I don’t respond to Annual Fee payment?

If your program’s account balance supports it, the fee will be deducted from the account. If the program account balance does not support the fee, the program will be inactivated and unable to operate under United Charitable.