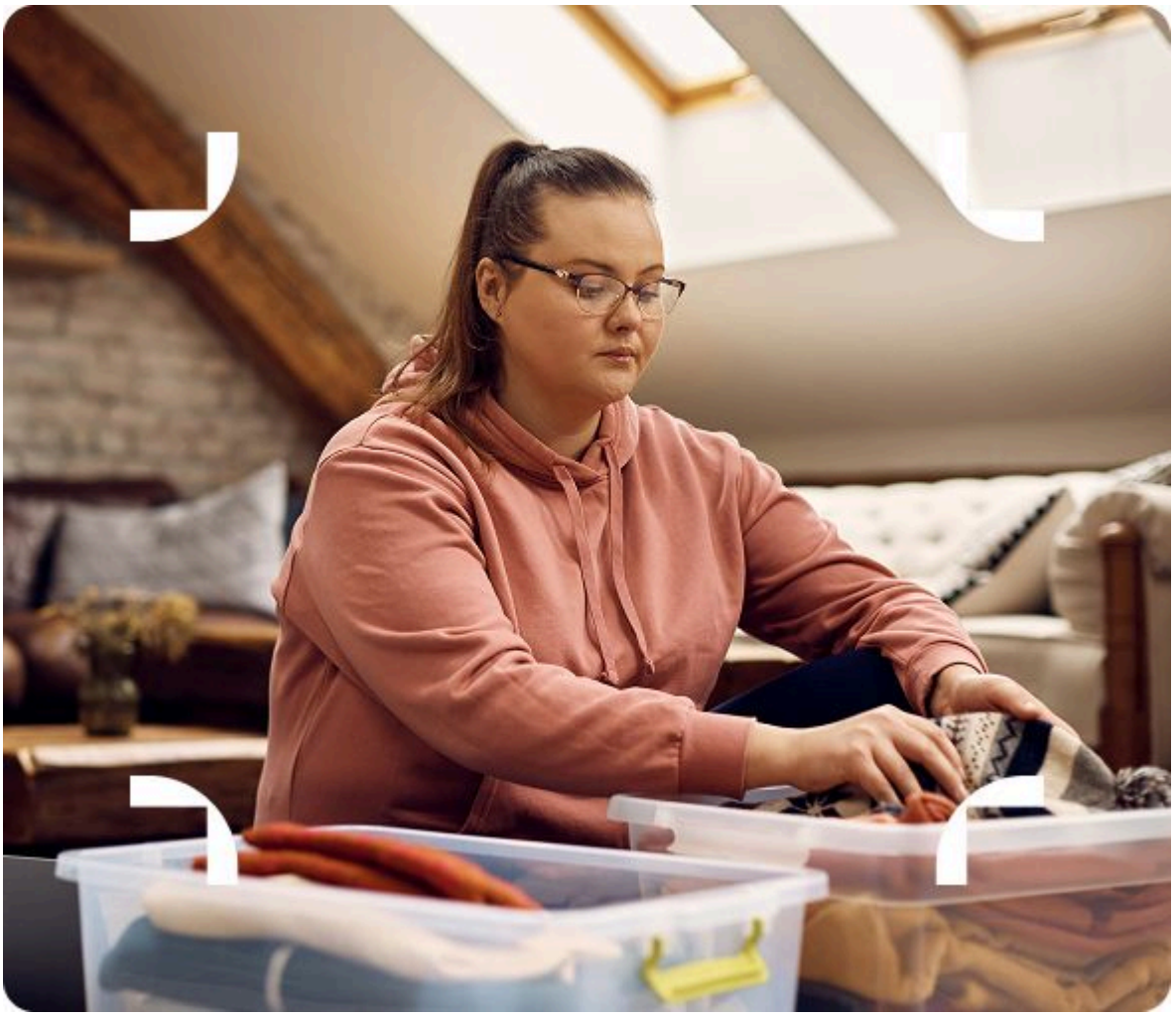
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The Conversations That Matter Most

By Iris Alegria, Agent, Lightwell - Arizona

One of the most challenging parts of being an insurance producer is having to tell a client a claim is not covered. Those are conversations no one enjoys having, especially when the situation could have been prevented through better planning, education, and awareness.

So how do we avoid those difficult conversations?

The answer begins long before a claim is filed. It starts with taking the time to have meaningful
conversations with our clients about their unique exposures and insurance needs. As insurance professionals, we have a responsibility to educate our clients, identify potential gaps in coverage, and help protect the mission they have worked so hard to build.

A nonprofit may begin as a small organization with just a handful of volunteers, but over time it may add new programs, hire employees, expand its outreach, open additional locations, host larger community events, and begin serving new populations. While the mission grows and evolves, the insurance policy often remains exactly the same.

Unfortunately, insurance does not automatically evolve alongside an organization. New exposures develop; operations change, and risks increase, creating coverage gaps that may not be discovered until a claim occurs.

That is why annual insurance reviews are so valuable. They provide an opportunity to discuss what has changed over the past year and ensure the organization's insurance program accurately reflects its current operations.

The right questions can uncover risks that may require additional protection:

• Have you started a new program?
• Are you working with children or vulnerable adults?
• Have you added employees or volunteers?
• Are you hosting new events?

Our responsibility is not simply to renew a policy each year. It is to make sure the coverage
continues to evolve as the organization evolves. By having proactive conversations, we can help
prevent unpleasant surprises and better protect the communities our clients have been called to
serve.

One conversation I find myself having frequently is about Sexual Abuse and Molestation coverage.

Just last month, I asked a prospective client whether their current policy included Sexual Abuse and Molestation coverage. Without hesitation, the response was, "*Oh, we're all family here. Those things don't happen here, so we don't need that coverage.*"

Unfortunately, that is a response I hear far too often.

Sometimes it is, "*We're family owned." Other times it is, "We don't work with minors, so it's not necessary.*"

While those statements may reflect an organization's culture or intentions, they do not eliminate the risk. Many organizations do not realize that allegations can involve adults, volunteers, visitors, or individuals who are not employees. In today's environment, allegations alone can result in significant legal expenses, reputational damage, and financial hardship, even if the organization is ultimately found not liable.

When I discover an organization lacks this important coverage, my conversation does not stop there. My next step is to understand what

safeguards they already have in place.

Do they have written policies and procedures? Are background checks conducted consistently? Is staff and volunteer training provided? Are there reporting protocols if an allegation is made? Are accountability measures, such as the two-adult rule and appropriate supervision guidelines, being followed?

Insurance is only one piece of protecting an organization. Strong risk management practices are equally important. Having clear policies, ongoing training, and a culture of accountability not only helps reduce the likelihood of incidents but also demonstrates that the organization takes the safety of those it serves seriously.

As insurance producers, our role extends far beyond selling policies. We are trusted advisors and partners in protecting the ministries, nonprofits, and organizations that make such a meaningful impact in our communities. Sometimes the most valuable service we provide is not a policy. It is the conversation that helps a client recognize a risk they had not considered before it becomes a claim.

Those proactive conversations may not always be easy, but they are often the ones that make the greatest difference.