Please add your insurance recommendations below! This resource is free to use and share, and my intention is that with lots of contributions, we will help nature-school leaders overcome the challenge of finding commercial insurance for their program.

| Stat e | Insurance Provider | Contact Info | Comments (Optional) | Recommende d by: (Optional) |
|----------------------------------|----------------------------|--|--|--|
| СО | Outdoor Insurance Group | Michelle Jaramillo, CISR Vice President NFP Property & Casualty Services, Inc 1371 Hecla Drive Suite E Louisville, CO 80027 P: 303.951.5050 F: 303.951.5060 michelle.jaramillo@nfp.com NFP.com | | Sandra McKinney Rivas (entered by Brooke with Sandra's Permission) |
| CA FL MD WA NC UT | Francis L Dean | Tom Wojciechowski Francis L. Dean & Associates, LLC "The Leader In Sports, Leisure and Entertainment Insurance" Direct Dial (773) 972-1235 Tom@fdean.com https://fdean.com/ | *5/19/23* They are dropping a lot of Forest schools because they are considering them more of a daycare vs recreation type camp** 2/21/24 - Their old carrier is no longer covering 'out of the box' programs so many have received non renewal notices, but there may be options with a new carrier. Still worth looking into. Admin Comment (Brooke Ahlegian): This insurance provider seems to be the most commonly used for nature school programs based on my observations. Well reviewed by nature school leaders in multiple states. | Kate C. (entered by Brooke with Kate's Permission) |

| | | | 5-31-2024 "If you are operating an outdoor education program, I can help. If you are a childcare facility, day care or nursery, I cannot help." | |
|----|---|---|--|----------------------------|
| FL | Franis L Dean | Ryan Kelleher Ryan.kelleher@fdean.com 239-722-4143 https://fdean.com/ | They are familiar with Forest Schools but do not allow water play. | Amber Lilburn |
| MA | Amherst Insurance Agency | Amherst Insurance | Recommended broker who connected a client with Markel insurance. | |
| MD | Travmark Liability Insurance for Camp and Conferences | https://travmark.com/camp-liability-insurance/ | Affordable and easy. We are a private membership association run from my home and Columbia Association open spaces in MD. Being legally unlicensed made it hard to find insurance update: we were dropped (edited by Evelyn Nichols, Mighty Bambinis in Marin,CA) 5/19/2023 - they brokered out to Francis L Dean and are no longer covering my forest preschool saying we are not a "camp" and we are not a "school" | Erin Wildermuth |
| WA | Wycoff Insurance | Bill Feeney billf@wycoffinsurance.com https://wycoffinsurance.com | They found me a commercial insurance provider quickly and easily! My insurance covers nature-school in a public park. Only insures in WA state. | Brooke Ahlegian |
| WA | Brown & Brown | Nancy Lovatt Nancy.Lovatt@bbrown.com | | Wild Whatcom, Rachel |

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| | | https://www.bbrown.com/us/industries-we-serve/#all-industries | | Budelsky |
| WA | Philadelphia Insurance | (206) 382-2631 https://www.phly.com/products/A ccidentandHealth.aspx | | Wild Whatcom, Rachel Budelsky |
| WA | Rudolph Birkenkopf | brinsurance@qwestoffice.net | We have used this provider for several years, but they recently switched underwriters and dropped us because we didn't have emergency lighting in our office. His customer service is terrible, I have to leave a message every time I call and then he sends a cryptic two-line email in response. I'm adding him to this list because having a crappy broker is better than no insurance at all! But beware: two out of five stars. | Merissa Koller Williams |
| WA | Rob Knode Insurance Services Group | robk@insuranceservicesgroup.c om | | |
| CA | Church & Casualty Insurance Agency Agency - CA License: 0644168, NV License: 1004480 www.ccia.com | Lily Vu, CISR Internal Sales Consultant D: (949) 255-8326 O: (800) 995-7525 Lily@ccia.com | Student Accident quote thru AIG | Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved) |
| KY | Marshall Sterling Insurance | Robert Pilla, Sales Cell Phone 845-641-9342 rpilla@marshallsterling.com https://www.marshallsterling.co m/specialties/ | | Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved) |

| NY CA | Pachner & Associates "The Natural Choice for Insurance" https://pachner.info/ | David david@pachner.us https://pachner.info/outdoor-recr eation-industry/ | Used by Magic Forest School in Oakland CA Used by: All Friends Nature School SD <ca \$\$\$\$!!<="" after="" also="" and="" are="" based="" by="" comfortable="" dean="" dropped="" expensive,="" f.l.="" forest="" in="" is="" more="" nature="" neptune="" on="" outdoor="" pachner="" preschools.="" programs="" quote="" revenue.="" school,="" specialize="" th="" us.="" used="" with=""><th>Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved)</th></ca> | Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved) |
|---------------------------|--|---|--|--|
| TX | Hiscox | 888) 202-3007 contact@hiscox.com https://www.hiscox.com/small-bu siness-insurance/professional-b usiness-insurance | Used by nonprofit which provides nature-based pre-k programs (2 hrs once a week) | Nicki |
| NY and othe rs?? | NEXT insurance | www.nextinsurance.com | Specialize in small business insurance. They asked a few relevant questions and I had my proof of insurance in under 24 hours. No claims yet so can't speak to that. Coverage looks good. SUPER easy. Used by Oak Hill Nursery School in Cooperstown NY. Only exemptions are trampoline and pool which we don't have! I don't have a contact as I go through my local insurance broker. They dropped me. Didn't really give a reason (this is JuneBugs) | Kerstin Green, director at Oak Hill Nursery School and Kindergarten, Cooperstown, NY (website currently down, check FB or Insta) |
| CA | Robert E. Kennedy Insurance Agency | https://kennedyinsuranceagency .com/ | Broker out of San Francisco. Provides | Megan Dusablon, |

| | | | General Liability through Scottsdale Insurance Company | Spire School |
|--------------------------------------|---------------------------------|---|--|--|
| Multi ple | Nonprofit Insurance Alliance | Nonprofits Insurance Alliance Insurance for your 501(c)(3) (insurancefornonprofits.org) | Only for nonprofit organizations | Lorene-Feet on the Earth Programs |
| WA, UT, And other states | Conservation United | Austin@insuranceunited.com | Specializes in outdoor programs | Melissa Eriksen, Verde Wildwood |

Tips shared by school directors:

- Be open and honest with your insurer about what your programs entail.
- If your program is considered an enrichment program or day camp rather than licensed childcare or a full-time school, do not refer to it as a preschool, daycare, childcare, or school
- If you aren't a licensed school or daycare, refer to "class fees" or "education fees," not "tuition."
- If parents attend, let the insurer know that.
- If your attendees don't come full-time, let the insurer know that.
- Background check all your staff and volunteers, and let the insurer know that.

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Have parents sign a liability waiver. Most insurers can provide a draft