



# Rummel Associates

## S. Michael Rummel

**Summit 2026**



**We are here to honor our veterans**



**WWII Memorial**



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# Insurance Overview for Honor Flight Hubs

Our presentation today reviews what coverages help you mitigate your risk as a nonprofit.

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# Who We Are



- Rummel Associates is a full-service agency that has been around since 1948. We handle commercial lines, personal lines, and employee benefits.

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# The Rummel Associates Way



Insurance can be confusing and anxiety-inducing. But one reason we write a lot of business – big and small – is that we provide quality expertise and service that you don't get from bigger agencies. We have strong relationships with our underwriters and access to the premier markets.

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# The Rummel Associates Way cont.



At Rummel we are meticulous when evaluating insurance coverage and always seek to offer affordability with the broadest coverage.

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# We care about Risk Management

- Loss Prevention is a technique that lowers frequency of loss. An example is a pressure valve on a boiler to prevent an explosion.
- Loss reduction is a technique that lowers expected severity of loss. An example is automatic sprinkler systems limit fires after they have started.

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# Risk transfer



- Insurance is a technique that transfers risk of loss from the insured to the insurance carrier.
- An example of a noninsurance risk transfer are hold-harmless agreements and indemnity agreements.

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# Types of Loss Exposure

- There are different types of loss exposure like property loss and liability loss. But there is also human loss exposure. A human loss exposure is due to a family member's illness, death, or disability or unemployment. All of these are insurable risks.

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# General Liability



General liability is the fulcrum of most insurance programs. The most cliché example is a third party tripping, injuring themselves, and suing the insured. But the coverage extends far beyond that claim scenario. GL protects against claims for property damage and bodily injury that arise out of premises, operations, completed operations, products, and advertising and personal injury.

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## General Liability cont.

- When you are working with a high school or town and are asked for proof of insurance (or a certificate of insurance), they are looking to see that you have, at minimum, general liability coverage so that they are not assuming liability for your business should a loss happen on their premises.

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# Property



- Some Honor Flights sell merchandise or carry wheelchairs with them. The package policy covers general liability, but it also insures property. The package policy for HFs is priced at minimum premium, so the throw-in property is a perk of the package policy, along with blanket additional insured, and a little bit of crime coverage.

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## Property cont.



To ensure that property is covered, it is smart to have that property listed on a schedule that is part of the policy. For example, if the property is located at a storage facility, that HF hub should have that location scheduled on their policy.

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## Property cont.



But wait, I thought property damage is covered with general liability coverage? Let explain the difference. You are rearranging the furniture in your business. You drag the furniture to its new location but scratch the floor and the walls. If the landlord sues you for damages, the CGL would respond. Damage to your commercial property covers your wheelchairs in the case of a fire.

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# Directors and Officers Liability

- This is coverage for management errors and omissions. For example, if an officer makes a negligent managerial decisions that has negative financial consequences, this coverage is intended to cover that claim.

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## Directors and Officers Liability cont.

- The USLI coverage we are providing has several interesting features worth examining. The first is that it doesn't have a retention limit, which is a real coup. No retention limit means that the insurer will pay a claim from dollar one up to the limit of the policy.

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# Directors and Officers Liability cont.



- Another excellent component of USLI's D&O policy is that the cost of defending a claim is outside of the policy limits. On many D&O policies, the insurance company's cost to defend you shrinks the limits, reducing the insurance available to pay damages for claims.

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## Directors and Officers Liability cont.

- Fortunately, a retroactive date isn't a problem for those with the USLI policy, because the USLI policy has full prior acts. So if you had a mistake at your policy's inception, if the claim were filed now – since the trigger is when the claim is made not the occurrence – that could be covered.

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# We recognize the sacrifices

- Vietnam Veterans Memorial



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# E&O Medical Malpractice



- This coverage covers two parties: the HF hubs and the medical professional.

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# E&O Medical Malpractice cont.



If a veteran becomes ill and needs medical assistance, the medical professional (doctor, nurse, EMT, paramedic) will try to aid him. If the veteran passes or sees his condition worsen, the HF hub AND the medical professional may be sued and held liable.

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# Isn't that covered by Good Samaritan?



- The reason this claim would fall outside of Good Samaritan law is that legal protection only applies to people who are present but are OUTSIDE of the HF operations. So if a bystander has a coronary near the Washington Monument, a doctor can render assistance and not be held liable because he is not there at the Washington Monument with that HF hub.

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# My Medical Professional is Licensed



- Some of you may be thinking, “This is concerning for our hub, but our medical professionals have their medical license, so they don’t have liability.” But I want to highlight an important point: That doctor’s employer is extremely unlikely to cover their professional activities that happen outside of their employment. So even an MD that is licensed likely won’t have his professional work covered with that HF hub.

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# Umbrella Liability



- This form of liability coverage provides insurance in the event a claim requires a payment that is greater than the limits of liability provided by the primary insurer.

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# Cyber Liability



- If you use technology to conduct or transact business, then you have cyber exposure.
- So, by sending emails, maintaining a website, and using social media you are at risk.

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# Cyber Liability cont.



- The biggest cyber liability for an HF hub is third-party cyber liability. So, if you are working with a school or vender and you accidentally transmit a virus or malware, that can cause damage to another organization's computer system.
- There is also the risk of an unauthorized hacker breaking into a computer system to cause damage to an HF hub. That is known as a cyber-attack.

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# Hired and Non-owned Auto Liability

- We strongly recommend obtaining auto liability for your insurance program. You may be thinking, “Why would we need auto, we don’t have any commercial vehicles?” But HNOA is crucial because it covers liability expenses for accidents involving vehicles that your business uses for work purposes but doesn’t own.

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# Special Event Coverage

- If you are having a fundraiser there are certain variables that could push a claim out of standard coverage. For example, standard coverage may not provide insurance if the event has over 500 people, if it is on a boat, if there are fireworks, etc.
- If you have alcohol at your fundraiser that might not be covered under your general liability policy.

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## Hired and Non-owned Auto Liability cont.



- Essentially, if you are using your own personal vehicle for a work errand, or offer to drive a veteran to the airport, or are renting a vehicle while using it for commercial purposes, that would not be covered under your personal auto policy. It would be a commercial claim that is intended to be covered under HNOA.

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# Liquor Liability Exclusion

- The CGL provides coverage for an organization for certain functions or events that are incidental to the named insured's business. Drinking a beer on the insured's premises would be acceptable, but a third-party vendor serving beer at a golf outing would cause it not be covered.

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# Knowledge Check 1

- Claim Example #1
- A veteran asks a volunteer if he can drive him to the cemetery. The volunteer readily agrees, and on the way to the cemetery crashes his car. What coverage is intended to respond to this claim?
- A) General Liability
- B) Directors and Officers
- C) Auto Liability

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## Knowledge Check 2

- Claim Example #2
  - After leaving a guardian's vehicle, a veteran falls ill on his way to the memorial and an attempt by the paramedic to save his life fails. What coverage is intended to respond to this claim?
    - A) E&O Medical Malpractice
    - B) General Liability
    - C) Auto Liability

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# There is no magic bullet

- Insurance is a tool intended to reduce risk. But eliminating risk completely is impossible. There are some losses that the insurance company simply won't cover. However, a strong insurance program protects you against the unexpected.

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## Knowledge Check 3

- Claim Example #3  
You click on your website to try to update it but the screen is black. A message appears demanding Bitcoin as payment or else they will destroy your website. What coverage is intended to respond to this claim?
  - A) General Liability
  - B) Cyber Coverage
  - C) E&O Medical Malpractice

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# We honor our veterans

- Korean War  
Vets Memorial



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# Thank you Honor Flights



- What makes this job special is the people. We are so honored to be speaking at this conference, and we are very impressed by the integrity and selflessness that you all demonstrate by putting in many hours to show gratitude to our brave and indefatigable veterans. From Rummel Associates we want to thank you for all that you do!

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