

Directory of Liability Insurance Providers

Recommended by Nature-School Leaders:

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.

State	Insurance Provider	Contact Info	Comments (Optional)	Recommended by: (Optional)
CO	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	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)

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			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	https://www.nathanagencies.com	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/AccidentandHealth.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.com		
CA	Church & Casualty Insurance Agency Agency - CA License: 0644168, NV License: 1004480 www.ccia.com	Lily Vu, CISR <i>Internal Sales Consultant</i> 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.com/specialties/		Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved)

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NY CA	Pachner & Associates "The Natural Choice for Insurance" https://pachner.info/	David david@pachner.us https://pachner.info/outdoor-recreation-industry/	Used by Magic Forest School in Oakland CA Used by: All Friends Nature School SD<CA Specialize in outdoor programs and are comfortable with forest preschools. More expensive, quote based on revenue. Also used by Neptune Nature School, after F.L. Dean dropped us. Pachner is \$\$\$\$\$!!	Added by Evelyn Nichols at Mighty Bambinis Marin CA (remove if not approved)
MA	Fair and Yager Ins	10 N Main St, Natick, MA 01760 (508) 653-3131 https://www.providerig.com/commercial-insurance/industry-specialization	Used by Wildwood LearningCenter in Hopkinton Linked me with Markel and Great American who both have covered my full day outdoor preschool	
TX	Hiscox	888) 202-3007 contact@hiscox.com https://www.hiscox.com/small-business-insurance/professional-business-insurance	Used by nonprofit which provides nature-based pre-k programs (2 hrs once a week)	Nicki
NY and others??	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.	Kerstin Green, director at Oak Hill Nursery School and Kindergarten, Cooperstown, NY (website currently down, check FB or Insta)

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			They dropped me. Didn't really give a reason (this is JuneBugs)	
CA	Robert E. Kennedy Insurance Agency	https://kennedyinsuranceagency.com/	Broker out of San Francisco. Provides General Liability through Scottsdale Insurance Company	Megan Dusablon, Spire School
Multiple	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 And other states	Conservation United	Austin Braaten 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