

NON-PROFIT NAVIGATOR



Issue 1 - Winter 2026

Welcome to the inaugural edition of the Non-Profit Navigator, the RDBN's new quarterly newsletter designed to provide information and connection for Not-for-Profit Societies (NFPs) in our region; we're happy you're here with us!

In 2025, dedicated meetings highlighted the common concerns and needs of NFPs. This newsletter is one way the RDBN is trying to support your efforts - by providing updates and regional connection about topics you are facing.

If you have any questions or ideas for topics you would like us to include in an upcoming edition, please reach out!

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TRENDING TOPIC - INSURANCE

Insurance was one of the most important topics at the recent gathering of community hall societies in the region. In this issue, we will discuss Director's and Officers (D&O) Insurance.

Why is it important?

D&O insurance protects volunteer board members' personal assets (like their home or savings) if the organization is sued.

It gives peace of mind to directors so they can focus on governance without fear of personal ruin.

It protects board members, directors, and officers from personal financial liability when making decisions in good faith on behalf of the organization.

D&O insurance can help the organization attract and retain

What does it generally cover?*

Legal Costs & Damages

Defense costs if directors are sued for decisions they made while acting in their role.
Settlements or judgments (if not excluded by law).

Allegations of Wrongful Acts

Mismanagement of funds or resources.
Breach of fiduciary duty (failure to act in the best interest of the organization).
Negligence in oversight or decision-making.

Employment Practices (often included or as an add-on)

Claims of wrongful termination, discrimination, or harassment related to management decisions.

Regulatory & Compliance Issues

Failure to comply with laws, bylaws, or regulations.
Misrepresentation or errors in reporting to members, funders, or government.

qualified volunteer board members.

*coverage may only be available when the actions are determined to be unintentional. Be sure to ask for clarification when choosing coverage.

Policies can vary, so boards should review limits, exclusions, and what kinds of liability are included. You should also be sure to ask your insurance provider for clarification on coverage included in your policy.

Insurance providers in your community:

| | | |
|--|---|--|
| | Vanderhoof | Fort St. James |
| Integris Credit Union 201 Stuart St. W. (250) 570-4710 | HUB International 470 Stuart Dr. West (250) 996-7141 | |
| Western Financial Group Inc. 179 Stuart St. W. (250) 567-2255 | | Fraser Lake |
| HUB International 188 Stuart St. E. (250) 567-2231 | Western Financial Group Inc. 250 McMillan Ave (250) 699-6219 | |
| Burns Lake | Houston and Granisle | Smithers and Telkwa |
| AMC Insurance Services 330 Hwy 16 W. (250) 800-8791 | Western Financial Group Inc. 3232 Hwy 16 W. (250) 845-2454 | Western Financial Group Inc. 3895 1 Ave. (250) 847-4233 |
| Bulkley Valley Insurance 117 Hwy 16 W. Lakeview Mall (250) 692-1057 | Bulkley Valley Insurance 2367 Copeland Ave. (250) 845-7511 | Bulkley Valley Insurance 1139 Main St. (250) 847-2405 |



Society Spotlight

The Wistaria Hall, operated by the Tweedsmuir Recreation Commission, celebrated its Centennial in June 2025. The Hall is located at 36674 Ootsa Nadina Road. The celebration to mark 100 years included a pig roast, kids games, and a dance.

GRANT IN AID



Do you have a project or event that needs funding support?

Remember to check out the RDBN's Grant in Aid program. Click the logo to link to our online application form.

Give us a call at the office if you have any questions; we're happy to help!