



Non Profit Directors & Officers Liability and Employment Practices Liability — Professional Liability

This product targets not-for-profit organizations with less than 200 employees.



The HIT ZONE – *Our highest hit ratio*

Ⓜ No directors and officers, employment practices, third party discrimination or third party sexual harassment claims or circumstances in the past five years

Ⓜ The following classes of business:

Assistance center	Environmental group	Political action committee
Assisted living center	Exhibition	Preschool
At-risk youth facility	(auto show, fair, festival)	Private Industry Council
Big Brother/Sister	Food bank	Private school
Boarding school	Foundation	Professional association
Boys & Girls Club	Golf club	Public broadcasting
CASA	Handicapped service	Regional Planning
Cemetery	Health care provider	Commission
Chamber of Commerce	Historical Society/ Preservation	Research organization
Charity group	Homeless shelter	Retirement home
Charter school	Hospice	Scouting organization
Church/Temple/Synagogue	Humane Society	Social service organization
Clinic	Lending organization	Substance abuse center
Community College/ Junior College	Library	Swim club/Tennis club
Community/Civic center	Lobbyist	Trade association
Convention center	Low income housing	United Way chapter
Country club	Membership organization	Visitors/Tourist Bureau
Crisis center	(Elks, Jaycees, Business Association, VFW)	Vocational training/School
Day care center	Mental health center	Water company
Developmentally disabled facility	Montessori school	Yacht club
Dining club	Museum	YMCA/YWCA
Economic Development Corporation	Nursing home	Youth sports association
	Performing arts organization	Zoo

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ One or two directors and officers or employment practices claims or circumstances in the past five years
- ▶ Risks involved in low hazard peer review, accreditation, continuing education, and standard setting

PRODUCT ADVANTAGES

- ▶ Separate Limits of Liability for D&O and EPL claims (Note: EPL is an optional coverage which can be purchased in addition to D&O but not on a monoline basis.)
- ▶ Defense outside the limit
- ▶ Lifetime Occurrence Reporting Provision
- ▶ Third Party Sexual Harassment and Third Party Discrimination coverage
- ▶ Punitive Damages where insurable by law are included automatically. Not available in Alabama and West Virginia.



Non Profit Directors & Officers Liability and Employment Practices Liability — Professional Liability

PRODUCT ADVANTAGES (CONT'D)

- ▶ Coverage for both monetary and non-monetary claims included
- ▶ Defense and Settlement Provision (hammer clause) – 75/25 in favor of the insured
- ▶ Individual Director or Officer Payment Protection “Order of Payments”
- ▶ Most favorable venue wording
- ▶ Final adjudication wording
- ▶ Breach of contract coverage
- ▶ Pre/post judgment interest included in the definition of Loss
- ▶ Debtor in possession included in the definition of organization
- ▶ Optional Fiduciary Liability coverage
- ▶ Outside Directorship Liability coverage
- ▶ Risk Management Services – Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center
- ▶ Duty to defend with affirmative allocation wording
- ▶ Full prior acts coverage
- ▶ A.M. Best rated A++ carrier

INELIGIBLE RISKS

- ▶ Over 200 employees (part time and seasonal count as half each)
- ▶ More than two directors and officers or employment practices claims or circumstances in the past five years.
- ▶ Applicants located in Louisiana
- ▶ The following classes:

Activist group	Credit reporting/Counseling	Public school
911	College/University	Redevelopment organization
Adoption agency	Foster care	School district
Athletic conference	Fraternity/Sorority	Tax and health district
Better Business Bureau	Gaming commission	Third party administrator
Blood bank	Hospital	Union
Board of realtors	Legal Bar Association	Urban league
Church governing body	Municipality	

AVAILABLE LIMITS

- ▶ Up to \$5,000,000 for D&O and EPL. The EPL limit may not exceed the D&O limit

RETENTIONS

- ▶ Retentions start at \$0

SUBMISSION REQUIREMENTS

- ▶ Any new business Non Profit Directors and Officers Professional Liability application