



Directors & Officers and Employment Practices Liability for Non Profit Organizations

AS A DIRECTOR OR OFFICER OF A NON PROFIT ORGANIZATION, ARE YOU IMMUNE FROM LIABILITY?

- ▶ Immunity does not prevent an organization from being sued
- ▶ Immunity typically applies to volunteers, not to paid employees or the organization itself
- ▶ Employment-related laws are the same for any type of organization
- ▶ Over 90% of the claims against Non Profit organizations are Employment Practices-related
- ▶ These Employment Practices claims may include Wrongful Termination, Third Party Sexual Harassment, and Third Party Discrimination
- ▶ Nearly 85% of Non Profits have an annual budget that is less than the average cost to defend a claim closed by litigation

Why you should purchase the United States Liability Insurance Non Profit Directors & Officers and Employment Practices Liability Policy: The following are important coverages to have in your policy. Make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O and EPL Claims (D&O Limit not eroded by employment claims)	✓	?
Defense outside the Limit of Liability on all Claims	✓	?
Punitive Damages, where insurable by law, included automatically. Not available Alabama, West Virginia	✓	?
Third Party Sexual Harassment and Third Party Discrimination Coverage	✓	?
Lifetime Occurrence Reporting Provision (Occurrence feature for former D&O's)	✓	?
Coverage for both Monetary and Non-Monetary Claims	✓	?
Coverage for Outside Directorship Liability	✓	?
Risk Management Services - Free unlimited employment practices consultation via a toll free helpline supported by the ability to ask questions online in the new EPL Risk Management Toolkit from PeopleSystems. The Toolkit also contains a helpful News Center, how-to guide for writing an employment manual and sample HR policies and employment forms.	✓	?
Fair Laborstandards Act (FLSA) \$100,000 sublimit for defense and settlement (Available in most states)	✓	?
Optional Standard Form option. Combined D&O and EPL limit, defense inside the limit, excludes HELPLINE and FLSA	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).
- ▶ Broad protections for individual Directors & Officers

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.