



# Non Profit Directors & Officers Liability and Employment Practices Liability

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

## 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.
- ▶ 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
- ▶ Allocation 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

## ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation

