



## Non-profit D&O

### Target Classes of Business

- ✓ Alcohol/Drug Rehab Treatment Center
- ✓ Arts/Cultural Organizations
- ✓ Charitable Foundations
- ✓ Churches
- ✓ Clinics
- ✓ Country Clubs
- ✓ Economic Development Corporations
- ✓ Fraternal /Social Clubs
- ✓ Nursing Homes
- ✓ Property Owners Association
- ✓ Residential Facilities
- ✓ Schools Private
- ✓ Trade Associations
- ✓ Water/Electric Cooperatives
- ✓ And many more...

### Program Features

- In-house binding authority.
- Minimum premiums start at under \$1,000.
- Admitted in all 50 states including DC \$500,000 to \$5,000,000 are available.

### Contact Us:

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### Coverage Highlights:

- ✓ Broad Employment Practices Liability Coverage Included
- ✓ Coverage applies to EEOC complaints or other administrative proceeding
- ✓ Third-Party Discrimination and Harassment Coverage Included
- ✓ Fiduciary Liability Coverage Extension Included for \$100,000. Higher limits, available upon request
- ✓ No Personal Injury Exclusion (Defamation, Libel/Slander Coverage Included)
- ✓ Defense Coverage for Claims Seeking Non-monetary Damages
- ✓ Coverage provided for service on Outside Non-profit Boards
- ✓ Punitive Damages Coverage Included
- ✓ Excess Benefit Transaction Penalty Coverage included
- ✓ Work Place Violence Coverage available
- ✓ Extended Reporting Period Options include One-Year at 40%, Two-Years at 75% or Three-Years at 100% additional premium
- ✓ Full Prior Acts Coverage
- ✓ Defense Costs coverage is in addition to the policy limit
- ✓ Definition of insured includes for-profit subsidiaries, directors, officers, trustees, employees, volunteers, committee members, staff and faculty

### Submission Requirements:

- ✓ Non-profit D&O application