

Non Profit Directors & Officers Liability and Employment Practices Liability

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| 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 | | | |

Blue - denotes newly expanded eligibility

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
- ▶ Free human resources consultation
- ▶ HELPLINE service with unlimited calls and no time limits
- ▶ 50% discount on PeopleSystems online Sexual Harassment Prevention Training
- ▶ 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

