

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 our 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 included automatically (where insurable)	✓	?
Third Party Sexual Harassment and Third Party Discrimination Coverage	✓	?
Unlimited Extended Reporting Period for Former Directors and Officers (Occurrence feature for former D&O's)	✓	?
Optional Fiduciary Liability Coverage Extension	✓	?
A.M. Best rated A++ carrier	✓	?

Why choose to be insured with our Company?

- ▶ 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 2004).

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.

d&o-epl.Nonprofit POS-6-05

