

Non-Profit Directors and Officers Liability

Including the option for Employment Practices Liability

Protect your Financial Interests

D&O coverage pays on behalf of the insured for a loss which the insured would become legally obligated to pay because of any civil claim made against the insured and caused by any negligent act; error; omission; or breach of duty while acting solely in their capacities of Directors or Officers. The primary purpose of D&O insurance is to fill in these gaps, protecting the personal assets of the individual director or officer.



DID YOU KNOW THAT YOU COULD BE HELD LIBEL:

- If you are competing with the organization to its detriment
- If you are realizing secret profits or unfair gain through personal transactions
- If you are usurping a corporate opportunity, or realizing personal gain from the use of non-public information.
- If you fail to inform yourself of all material information prior to making decisions
- If you fail to monitor the affairs of the organizations
- If you fail to exercise proven stewardship of the organization's limited resources
- If you fail to abide by statutes affecting fund-raising or political and business activities
- If you jeopardize the organization's tax-exempt status
- If you co-mingle assets or operations with personal dealings
- If you fail to adhere to the stated purposes of the organization

D&O LIABILITY OFFERS:

- The broadest, most innovative coverages for Non-Profit Organizations
- Separate Limits of Liability for D&O and EPL Claims on one policy
- Defense Costs Outside the Limit of Liability
- Full Prior Acts Provision
- Unlimited Extended Reporting Period for Former D&O's
- Optional Fiduciary Coverage starting at \$100.
- Non Cancelable except for non-payment of premium
- Limits up to \$20,000,000

YOUR AGENT

CALL FOR A QUOTE

Eligible Risks include but are not limited to:

- At-Risk Youth Facility
- Big Brother/Sister
- Boys & Girls Clubs
- Cemetery
- Chamber of Commerce
- Church/Temple
- Day Care Center
- Economic development Corp
- Exhibition
- Foundation
- Fraternal Organization
- Goodwill Industries
- Historical Society
- Hospice
- Humane Society
- Library
- Membership Organization (Elks, Jaycees, VFW)
- Museum
- Non-Trade Association
- Performing Arts Org.
- Social Service Org
- Sports League
- Visitors/Tourist Bureau
- YMCA/YWCA