



Non Profit Directors & Officers Liability and Employment Practices Liability — Professional Liability

This product targets not-for-profit organizations with less than 200 employees.



The HIT ZONE – *Our highest hit ratio*

Ⓢ No directors and officers, employment practices, third party discrimination or third party sexual harassment claims or circumstances in the past five years

Ⓢ The following classes of business:

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

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ One or two directors and officers or employment practices claims or circumstances in the past five years
 - ▶ Risks involved in [low hazard peer review, accreditation, continuing education, and standard setting](#)
- Blue - denotes 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
- ▶ Unlimited Extended Reporting Period for former Directors & Officers
- ▶ Third Party Sexual Harassment and Third Party Discrimination coverage
- ▶ Punitive Damages where insurable by law are included automatically. Not available in Alabama, West Virginia, and some Texas jurisdictions



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PRODUCT ADVANTAGES (CONT'D)

- ▶ Coverage for both monetary and non-monetary claims included
- ▶ Optional Fiduciary Liability coverage
- ▶ Outside Directorship Liability coverage
- ▶ Defense and Settlement Provision (Hammer clause) - 50/50 split
- ▶ 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
- ▶ Full prior acts coverage
- ▶ A.M. Best rated A++ carrier

INELIGIBLE RISKS

- ▶ Over 200 employees (part time and seasonal count as half each)
- ▶ More than two directors and officers or employment practices claims or circumstances in the past five years
- ▶ Applicants located in Louisiana
- ▶ The following classes:

Activist group	Credit reporting/Counseling	Public school
911	College/University	Redevelopment organization
Adoption agency	Foster care	School district
Athletic conference	Fraternity/Sorority	Tax and health district
Better Business Bureau	Gaming commission	Third party administrator
Blood bank	Hospital	Union
Board of realtors	Legal Bar Association	Urban league
Church governing body	Municipality	

AVAILABLE LIMITS

- ▶ Up to \$5,000,000 for D&O and EPL. The EPL limit may not exceed the D&O limit

RETENTIONS

- ▶ Retentions start at \$0

SUBMISSION REQUIREMENTS

- ▶ Any new business Non Profit Directors and Officers Professional Liability application