

Non-Profit D&O

Policy Highlights

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Limits:	\$250,000 - minimum \$5 million - maximum	
Minimum Premium:	\$750	
Availability:	In all states, the District of Columbia and US territories on an admitted basis except for LA, ME and VT	
Target Risks/Classes:	Non-profit organizations: Trade and professional associations, social service and recreational organizations, charities and foundations, museums, orchestra leagues, theatre companies, community cable access television stations, golf/country clubs , water districts, agricultural cooperatives. Classes not writing: Hospitals, hospices, nursing homes, HMOs, PPOs, childcare/daycare/ foster care organizations, churches, condo/homeowner associations.	
Program Features:	<ul style="list-style-type: none">• Duty to defend policy• The definition of insured includes the entity, directors, officers, employees, volunteers and committee members.• Willingness to consider extending coverage to for-profit subsidiaries• Automatic coverage for 501(c)(3) subsidiaries• Full severability provisions• Non-cancelable policy except for non-payment of premium• Claims handled by law firms experienced in D&O liability• Guaranteed Renewable endorsement available on select accounts• Outside directorship liability coverage available upon request• Enhanced fiduciary liability endorsement available as an option• Special coverage endorsement for PGA professionals• Third Party Sexual Harrassment and Discrimination Liability Coverage• Defense outside the limits available upon request for qualified accounts• Final Adjudication wording	

Non-profit organizations, trade and professional associations, social service and recreational organizations, charities and foundations, museums, orchestra leagues, theatre companies, community cable access television stations, hospices, clubs (including non-profit golf and country clubs), water districts, agricultural cooperatives.

The definition of “wrongful acts” includes employment practices allegations, libel/slander; infringement of copyright or trademark or unauthorized use of title; and plagiarism or misappropriation of ideas.

The definition of insured includes the entity, directors, officers, employees, volunteers and committee members. Willingness to provide coverage for directors and officers of for-profit subsidiaries.

Available only through independent brokers.