

Nonprofit D&O Highlight Sheet

Policy Highlights and Features

- First Dollar Defense for claims-free nonprofits with up to \$1 million in payroll
- Up to \$500,000 sublimit for defense of Fair Labor Standards Acts (FLSA) claims
- Crime, Cyber and Social Engineering sublimits may be available. Confirm availability with your underwriter.
- Duty to defend language with broad definition of EPL Wrongful Acts
- Broad definition of claim including non-monetary relief

[Click here](#) for policy features and product highlights.

Target Industries

- Trade Associations
- Human Services
- Grant Making/Foundations
- Art & Culture
- Community Redevelopment
- Recreation/Leisure/Sports
- Youth Sports/Activity Clubs
- Group Legal/Medical
- Religious Organizations
- Chambers of Commerce

We will consider most classes of business! [Click here](#) to view acceptable classes.

Target Market

Employees	Appetite
0-10	Sweet Spot
11-50	Very Competitive
51-100	Competitive
100+	Excess Only

Why You Need Nonprofit D&O Liability Coverage: Claim Scenario

A not-for-profit health and wellness organization's former employee initiated a lawsuit against the organization and its executive director alleging violations of wage and hour laws, age discrimination and wrongful termination. The parties engaged in settlement discussions shortly after suit was filed. The parties settled for a total of \$105,000, of which \$25,000 was allocated toward the alleged wage and hour violations and \$80,000 was allocated toward the age discrimination and wrongful termination allegations. In addition, approximately \$28,000 in defense costs were incurred.

[Click here](#) for additional claims examples

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Online portal may not be available at all times. The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2022 Great American Insurance Company. All rights reserved. 5670-ELD-1 (12/22).

Quote Nonprofit in a single click!

- Track and manage your accounts
- Get loss runs

[Access GreatQuoter.com](#)



[Click here](#) to Contact your underwriter

Visit [GreatAmericanELD.com](#)