

Nonprofit D&O Product Overview

Policy Features

- First Dollar Defense for claims-free Nonprofits with up to \$1 million in payroll
- Duty to Defend
- 22 named EPL Wrongful Acts
- Volunteers and leased, seasonal and part-time employees are included as Insured Persons
- Employed Lawyers coverage
- Prior Acts coverage
- Third-Party coverage
- Definition of claim includes non-monetary relief
- Definition of claim includes tolling
- Coverage for suits brought by qualifying independent contractors for EPL claims
- Up to \$500,000 sublimit for defense of Fair Labor Standards Acts (FLSA) claims
- Personal Injury coverage
- Copyright/Trademark coverage
- Crisis Fund for reputational damage done due to lost or stolen donor data
- Order of Payments wording
- Punitive Damages coverage for qualifying accounts
- 90-day complimentary discovery period if the insurer non-renews
- Definition of loss includes pre/post-judgment interest and front/back pay
- Spousal and Domestic Partner coverage
- Worldwide coverage
- Excess Benefit Transaction
- Outside Directorship coverage for service on other nonprofit boards
- Severability of the exclusions
- A-side carve-out for the pollution exclusion

- Retaliation coverage for claims related to workers compensation and other benefits issues
- Executive Officer claim notice trigger
- Broad Severability wording
- Broad Subrogation wording
- 35% Automatic Subsidiary Coverage

Optional Coverages Available

- Separate limits of liability for EPL and Fiduciary Liability coverage are available
- Workplace Violence coverage available
- Cyber Liability available
- Crime coverage available
- Fraudulently induced transfer Liability available if Cyber coverage is purchased

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