



Nonprofit D&O Product Overview

Executive Liability Division

Policy Features

- Coverage for Insured Persons and the Organization (including Employment Practices Liability Coverage)
- Defence Costs in addition to the Limit
- Duty to Defend Coverage with 70/30 Softened Hammer Clause
- First Dollar Defence - the retention does not apply to Cost of Defence
- Includes a 90-day Discovery Period granted following Insurer Policy nonrenewal
- Automatic 90-day post policy reporting period
- Broad Employment Practices Wrongful Acts Coverage with 22 Named Perils
- Final adjudication wording for personal profit and fraud exclusions
- No Insured vs. Insured exclusion
- Bill C-45 carve out for Insured Persons
- Coverage extension includes sub limits for: Inquiry Costs, Occupational health and Safety Costs (Canadian exposure only), Public Relations Costs, Assets and Liberty Costs, Civil Fines, Civil Penalties
- Pro-rata cancellation
- Severability wording for all exclusions
- Written by a Licensed Insurer in all Canadian provinces

Forms available in both French and English.

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[Click here](#) to view Nonprofit D&O Highlight Sheet

[Click here](#) to view Nonprofit D&O Acceptable Classes

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