Executive Liability

Nonprofit Solution
Nonprofit D&O Liability

While choosing a nonprofit insurer you need three things:

• Competitive terms
• Quick turnaround time
• An established company

Great American’s Nonprofit D&O product will exceed your expectations in all three areas.

What Makes us Great

• Defense Costs are in addition to the Limit of Liability at no additional charge
• The policy is Duty to Defend
• The definition of insured person includes all past, present and future directors, officers, trustees, employees, volunteers, and committee members
• Minimum premium of $575
• Admitted insurer in all 50 states and D.C.
• Limits up to $10,000,000 for Primary and Excess coverage
• Retentions as low as $0 for both the organization and individual insureds
• Retentions do not apply to Costs of Defense for qualifying accounts
• Quick turnaround time - average new business turnaround time is less than one day
• Quote Nonprofit business online at GreatQuoter.com in a single click
• You will be assigned one underwriter for both new and renewal business
• Financial Statements are waived on many risks
• Over three decades of experience insuring nonprofit organizations
• Rated “A+” (Superior) by A.M. Best (rating affirmed August 17, 2018), and rated “A”
  • or higher for over 100 years
• On-staff attorneys and claims handlers
• Very competitive commissions
Policy Features

- Costs of Defense are in addition to the limit for no additional charge
- Duty to Defend
- First Dollar Defense for qualifying accounts
- 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

At GreatAmericanELD.com you can find:

- Specimen policies
- Applications
- Underwriter contact info
- Marketing brochures
- Claims examples

At GreatQuoter.com you can:

- Quote new business online with a single click!
- Get Loss Runs
- Check the status of your accounts
Acceptable Classes

(indented items are common examples in a particular class)

- Animal Related
  - Humane Society
  - Zoo
- Apprenticeship Training Trusts
- Art, Culture, and Humanities
  - Art Gallery
  - Historical Society
  - Library
  - Museum
  - Performing Arts
- Authorities (port, transit, etc.)
- Camps or Day Care Facilities
  - Headstart
  - Kids Camp
- Cemeteries
- Certification Boards
- Clubs
  - Swim Club
  - Garden Club
  - Social Club
- Chamber of Commerce / Business Leagues
  - Convention Center
  - Exhibition
  - Visitors Bureau
- Charitable Organizations / Human Service / Community Education
  - Mentoring
  - Social Service
- Civil Rights or Social Action
- College Fraternities
- College Sororities
- Consumer Credit Counseling
- Cooperatives (Under $50MM in assets)
- Communications / Public Broadcasting
- Environmental Issues
- Food or Nutrition
  - Food Bank
  - Meal Delivery Service
- Foster Care / Adoption
- Foundation or Grant
- Making Association
- Fraternal Benefit Groups
- Home / Condo Associations* 
- Legal Services
- Job Training or Placement
- Low Income Housing / Community Redevelopment
  - Economic Development Corp
  - Improvement Districts
  - Low Income Senior Housing
  - HUD Housing
- Medical Services
  - Clinics
  - Small Hospitals
  - Nursing Homes
- Mentally Handicapped
  - Developmentally Disabled Facility
- Police & Fire Associations
- Public Safety / Disaster Relief
  - Safety Council
- Recreation / Leisure / Sporting
  - Scouting Organization
  - Yacht Club
  - Youth Sports Association
- Rehabilitation or Counseling
  - At-Risk Youth Facility
  - Crisis Center
- Religious Organizations
  - Church / Temple
  - Missions Organization
  - Religious Service Organizations
  - Retirement Communities and Assisted Living
- School – Other Educational Facilities (non-public)**
- School-Related Activities and Groups*
- Scientific Technology /
- Research & Development
- Temporary Housing / Shelters
  - Homeless Shelter
  - Rescue Mission
- Testing Facilities for Public Safety
- Trade Association
- Veterans Group
- Volunteer Fire / Medical
- Water Supply Company / District

* Home / Condo Associations are quoted through Distinguished Programs (distinguished.com)
** Private/Charter Schools are quoted through ISM Insurance (isminc.com)
**High Profile Acceptable Classes**

- Alternative Incarceration
- Animal Sanctuaries
- Architectural Committees
- Better Business Bureau
- Blood & Organ Banks
- Business Incubator
- Car Clubs for Luxury/Sports Cars
- City Planning
- Consumer Credit Counseling
- Economic Development Corps
- Health Trade Associations and Societies
- Home Health Care Aids
- Humane Societies
- Immigration Assistance
- Legal Assistance
- Legal Defense Fund
- Ministries
- Neighborhood Coalitions
- Organ Donor/Transplant Organization which operates solely to lobby/PAC
- Port Authority
- Professional or Semi-Professional Sporting Associations
- Public Policy Research
- Public Transportation
- Quasi-Governmental
- Scientific, Biomedical, Genetic or Stem Cell Research
- Social Clubs
- Swim & Tennis - Private Member
- Unions

**Restricted Classes**

- Alternative Medicine
- Animal Racing
- Animal Rights
- Collegiate Sports Conferences
- Country Clubs/Golf Clubs
- Cults
- Exotic Animals
- Family Planning Clinics
- Financial or Insurance Related
- Gaming Commission
- Gun Control
- Gun Related Trade Associations
- High Profile Activist Groups
- HMO/PPOs
- Human/Sex Trafficking
- Pension Benefit Trusts
- Political Campaigns
- Public Entities
- Public High School State Athletic Assoc.
- School – Colleges & University
- School – Public
- Tobacco Related
Target Markets

Great American insures accounts of all sizes. However, our general appetite can best be described as follows:

<table>
<thead>
<tr>
<th>Employees</th>
<th>Appetite</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50</td>
<td>Extremely Competitive</td>
</tr>
<tr>
<td>51-250</td>
<td>Very Competitive</td>
</tr>
<tr>
<td>251-1000</td>
<td>Competitive</td>
</tr>
<tr>
<td>1001 and more</td>
<td>Excess Coverage Only</td>
</tr>
</tbody>
</table>

Small Account Advantage

Qualifying small Nonprofit accounts receive the following advantages:

- Financials not required
- Renewals underwritten every third year
- Renewals quoted 60 days in advance of the expiration date
- Quote online in a single click
- Average New Business turnaround time is less than one day
- Minimum retention of $0
- Minimum premium of $575
Protecting hundreds of niche industries with expert insurance solutions.