

D&O Liability for Nonprofit Organizations

Why Nonprofit D&O?

Nonprofit Directors and Officers have a personal liability exposure by virtue of their management of their organization and its financial assets. Employment related matters, breach of duty, and errors and omissions when making business decisions are hazards faced by nonprofit organizations nationwide. Unfortunately, lawsuits from employees, customers, vendors and the government are becoming increasingly common against nonprofit organizations.

Are You Protected?

- Limits up to \$10,000,000 for primary and excess coverage
- Retentions starting at \$0
- No retention for Costs of Defense for Qualifying Accounts
- Costs of Defense are in addition to the limit for no additional charge
- 22 types of EPL Wrongful Acts Covered
- Employed Lawyers Coverage
- Prior acts coverage
- Volunteers and Leased, Seasonal, and Part-Time employees are included as Insured Persons
- Definition of Claim includes non-monetary relief
- Third Party coverage
- Coverage for suits brought by Qualifying Independent Contractors for EPL Claims
- A \$150,000 sublimit for defense of Fair Labor Standards Acts (FLSA) Claims
- Personal Injury Coverage Backstop
- Copyright/Trademark Coverage
- Order of Payments wording
- Crisis Fund for reputational damage done due to lost or stolen donor data

Risk Management Can Prevent Future Losses

Through Jackson Lewis, a national law firm, Great American provides its policyholders:

- Access to a toll-free hotline service which provides complimentary telephone consultation pertaining to Employment Practices matters.
- A guide to avoiding workplace claims. The guide contains general information about employment claims, the hiring process, pre-employment testing, and other issues.
- Jackson Lewis will offer discounted billing rates to Great American insureds to assist in developing preventive practices, preparing employee handbooks and training supervisors.
- Access to a newsletter which provides analysis and commentary about legal, legislative and political developments that affect workplace law.

Great American Insurance Company is part of the Great American Insurance Group. Great American Insurance Company has been rated A (Excellent) by A.M. Best for over 100 Years.

Great American Insurance Group, 301 E Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Admitted coverage is underwritten by Great American Insurance Company which is an authorized insurer in 50 states and the District of Columbia. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo, and the word marks Great American®, ExecPro®, and Great American Insurance Group® ©2011 Great American Insurance Company. All rights reserved. 0814-ELD GAIC.2513 (9/11)

ExecPro® Nonprofit Solution offers:

- Directors' & Officers'
- Employment Practices Liability
- Fiduciary Liability
- Employed Lawyers Coverage
- Workplace Violence Insurance

The ExecPro® product suite also includes:
Employment Practices Liability Insurance
Fiduciary Liability Insurance
A-Side DIC Liability Insurance
Private Equity Liability Insurance