

## Nonprofit Church Solution Policy Form

### D&O/EPL Coverage for Churches

#### Low Cost

- Just \$250 for D&O for churches with less than 500 members for a \$1,000,000 limit
- \$400 for larger churches with up to 1,500 members
- \$85 per employee to add a \$1,000,000 EPL limit
- \$65 per employee to add a \$100,000 EPL limit
- Retentions starting at \$1,000

#### Great Coverage

- Insured Persons include directors, trustees, officers, employed or volunteer clergy, leased employees, temporary or seasonal employees, interns, or staff members of the church
- Loss includes punitive damages where insurable
- 22 Employment Practices Wrongful Acts included if the EPL limit is purchased
- D&O and EPL limits are always separate

#### Ease of Business

- Most renewals require an application only every third year
- Financial statements not required

#### Nonprofit Experts

- Handle more than 1,000 nonprofit claims per year
- Average underwriter tenure is greater than 10 years
- More than 30 years insuring nonprofit organizations

This is a Duty to Defend Policy and Defense Costs are Inside the Limit and Subject to the Retention. The Policy Form number is D32100.

Please note that most umbrella policies, including Great American's Umbrella policy, will not follow excess of D&O and EPL coverage.



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