

NONPROFIT DIRECTORS AND OFFICERS AND EMPLOYMENT PRACTICES LIABILITY

- Organizations with up to 500 employees
- Eligible classes include, but are not limited to:



Assistance care center	Developmentally disabled facility	Lobbyist	Research organization
Assisted living facility	Dining club	Low income housing	Retirement home
Big Brother/Big Sister	Economic development corporation	Membership organization	Social service organization
Boys and Girls club	Environmental group	Mental health center	Substance abuse center
CASA	Exhibition (auto show, fair, festival)	Montessori school	Swim club/Tennis club
Cemetery	Food bank	Museum	Trade association
Chamber of commerce	Foundation	Nursing home	United Way chapter
Charity group	Golf club	Performing arts organization	Visitors/Tourist bureau
Church/Temple/Synagogue/Mosque	Handicapped service	Pregnancy center	Vocational training/school
Community college/Junior college	Health care provider	Preschool	Yacht club
Community center/Civic center	Historical society/preservation	Private industry council	YMCA/YWCA
Convention center	Homeless shelter	Private school	Youth sports association
Country club	Hospice	Professional association	Zoo
Crisis center	Humane society	Public broadcasting	
Day care center	Library	Regional planning commission	

PRODUCT ADVANTAGES

▶ Directors and officers coverages

- Data & Security+ endorsement — \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft (available in most jurisdictions)
- Defense outside the limits
- Full prior acts coverage
- Lifetime occurrence reporting provision for former directors and officers
- Coverage for both monetary and non-monetary claims included
- 100% allocation wording for defense costs
- Excess benefit transaction excise tax coverage — \$100,000 sublimit (available in most jurisdictions)
- Defense and settlement provision (hammer clause) — 80/20 in favor of the insured
- Most favorable venue wording
- Final adjudication wording
- Individual director or officer payment protection “order of payments”
- Pre and post-judgment interest included in the definition of loss
- \$1 million additional Side A coverage available in most jurisdictions



► **Employment practices liability coverages**

- Separate limits of liability for directors and officers and employment practices liability claims (Note: employment practices liability is an optional coverage that can be purchased in addition to directors and officers coverage)
- Fair Labor Standard Act (FLSA) — \$100,000 sublimit including defense and loss (back wages) available in most jurisdictions
- Third-party sexual harassment and third-party discrimination coverage
- Defense outside the limits
- Full prior acts coverage

► **Optional coverages**

- Optional fiduciary liability coverage
- Shared limit options available

AVAILABLE LIMITS

- Directors and officers liability up to \$5 million
- Employment practices liability up to \$5 million
- Fiduciary liability up to \$5 million

RETENTIONS

Retentions start at \$0

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- Human resources services
- Pre-employment and tenant screenings
- Identity theft protection
- Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Activist group	Blood bank	Legal bar association	School district
Adoption agency	Charter school	Municipality	Sorority/Fraternity
Athletic conference	Church governing body	Public school	Third-party administrator
Better Business Bureau	College/University (four-year or higher)	Hospital	Union

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

