

# NON PROFIT DIRECTORS AND OFFICERS AND EMPLOYMENT PRACTICES LIABILITY PRODUCT

- ⦿ 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 (Jaycees, VFW)	Scouting organization
Boys and Girls club	Environmental group	Mental health center	Social service organization
CASA	Exhibition (auto show, fair, festival)	Montessori school	Substance abuse center
Cemetery	Food bank	Museum	Swim club/Tennis club
Chamber of commerce	Foundation	Nursing home	Trade association
Charity group	Golf club	Performing arts organization	United Way chapter
Church/Temple/Synagogue/Mosque	Handicapped service	Pregnancy center	Visitors/Tourist bureau
Community college/Junior college	Health care provider	Preschool	Vocational training/school
Community center/Civic center	Historical society/preservation	Private industry council	Yacht club
Convention center	Homeless shelter	Private school	YMCA/YWCA
Country club	Hospice	Professional association	Youth sports association
Crisis center	Humane society	Public broadcasting	Zoo
Day care center	Library	Regional planning commission	

## PRODUCT ADVANTAGES

- ▶ 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)
- ▶ Fair Labor Standard Act (FLSA) – \$100,000 sublimit including defense and loss (back wages) - available in most jurisdictions
- ▶ Separate limits of liability for directors and officers and employment practices liability claims (Note: employment practices liability is an optional coverage which can be purchased in addition to directors and officers but not on a monoline basis)
- ▶ Defense outside the limits
- ▶ Lifetime occurrence reporting provision for former directors and officers
- ▶ Third-party sexual harassment and third-party discrimination coverage
- ▶ Coverage for both monetary and non-monetary claims included
- ▶ 100 percent allocation wording for defense costs
- ▶ Excess benefit transaction excise tax coverage – \$20,000 sublimit (available in most jurisdictions)
- ▶ Defense and settlement provision (hammer clause) – 75/25 in favor of the insured
- ▶ Most favorable venue wording
- ▶ Final adjudication wording



## PRODUCT ADVANTAGES (CONT.)

- ▶ Individual director or officer payment protection “order of payments”
- ▶ Breach of contract coverage
- ▶ Pre/post judgment interest included in the definition of loss
- ▶ Debtor in possession included in the definition of organization
- ▶ Optional fiduciary liability coverage
- ▶ Outside directorship liability coverage
- ▶ Duty to defend with affirmative allocation wording
- ▶ Full prior acts coverage
- ▶ Free and substantially discounted background check services
- ▶ Standard form option (available in most jurisdictions): Combined directors and officers and employment practices liability limit, defense inside the limit, no employment practices liability risk management services and excludes coverage for Data & Security+, Fair Labor Standards Act and Excess

## AVAILABLE LIMITS

- ▶ Directors and officers liability up to \$5,000,000
- ▶ Employment practices liability up to \$5,000,000

## 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.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in LA or WV

Activist group	Charter school	Sorority/Fraternity	Public school
Adoption agency	Church governing body	Gaming commission	School district
Athletic conference	Credit counseling/reporting	Hospital	Third-party administrator
Better business bureau	College/University (four-year or higher)	Legal bar association	Union
Blood bank	Foster care	Municipality	Urban league
Board of realtor			

**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.

