

# Non-Profit Directors and Officers Liability Insurance

## HIGHLIGHTS

With employment practices exposures on the rise and directors, officers and trustees under heightened scrutiny, not-for-profit organizations and the individuals who serve them are wise to carefully examine the insurance in place to address D&O and EPL exposures—and to opt for broad protection: **Not-for-Profit Protector**.®

Our policy gives not-for-profit organizations and those who serve them expansive D&O liability insurance and EPL protection. Numerous special provisions address the unique exposures of these institutions and individuals—responding to everything from emotional distress damages in employee and third-party discrimination claims to antitrust lawsuits. Moreover, the policy’s definition of insured encompasses the numerous individuals who typically require protection in claims.

**Coverage Highlights:** **Not-for-Profit Protector** goes beyond many other policies available today to provide not-for-profit organizations with:

- A broad definition of “insured,” including the organization, trustees, directors, officers, employees, the estates, heirs, spouses or domestic partners of the insured and volunteers
- Covered entities include the named organization and any non-profit or for-profit subsidiaries that exist at the inception of the policy
- An expanded employment practices liability coverage, responding to 12 named perils
- Built-in non-employment discrimination coverage for discrimination and harassment claims brought by third parties, such as students, patients, or members
- One of the most generous available definitions of “Wrongful Act.” This includes claims arising from:
  - Employment practices
  - Copyright or trademark infringement
  - Antitrust allegations
  - Defamation claims
  - Emotional distress damages in employee and third-party discrimination claims
- Access to our team of unparalleled claims specialists dedicated to managing not-for-profit and EPL claims
- Allows insureds to select from among National Union’s “Panel Counsel” of leading employment law firms for defense of a claim—all of whom have extensive experience with the structures and legal issues of not-for-profits

**Specialized Crisis Management Support** -- CrisisFund®, an optional and innovative policy endorsement, helps insured institutions prevent D&O lawsuits from occurring in the first place. The coverage provides funding specifically for the services of crisis management public relations consultants to help mitigate the impact of a variety of adverse events.



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