

## ExecPro® Nonprofit Solution

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

### 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
- First Dollar 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 Hot line Service which provides complimentary telephone consultation pertaining to Employment Practices matters
- Sample workplace policies which provide guidance with respect to preserving employment-at-will status, complying with the Federal Family and Medical Leave Act, and prohibiting harassment in the workplace.
- 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.

### Great American Insurance Company

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 Company's Nonprofit D&O primary policies are admitted in all 50 states and the District of Columbia.