Nonprofit Directors & Officers Insurance

Policy Highlights

- Outside Directorship Liablity Coverage
- Defense outside the Limit of Liability
- Unlimited extended reporting period for former directors & officers
- Optional Fiduciary Liability coverage extension
- Punitive Damages coverage where insurable by law
- · Duty to defend
- Defense and settlement provision (hammer clause)
- Full prior acts coverage
- \$100,000 Fair Labor Standard Act (FLSA) defense sublimit
- Optional Employment Practices Liability coverage

•Third Party Sexual Harrassment & Discrimination coverage

- •Free Human Resources Hotline with unlimited number of calls & no time limits
- No Intentional Acts exclusion
- •Broad definition of Wrongful Employment Act
- *Coverages may vary by carrier & state

Available Limits

- Directors & Officers Liability up to \$5,000,000
- Employment Practices Liability up to \$5,000,000