



Directors and Officers and Employment Practices Liability for Nonprofit Organizations

As a director or officer of a non profit organization, are you immune from liability?

- ▶ Immunity does not prevent an organization from being sued
- ▶ Immunity typically applies to volunteers, not to paid employees or the organization itself
- ▶ Employment-related laws are the same for any type of organization
- ▶ Over 90 percent of the claims against nonprofit organizations are employment practices-related
- ▶ These employment practices claims may include wrongful termination, third party sexual harassment, and third party discrimination
- ▶ Nearly 85 percent of nonprofits have an annual budget that is less than the average cost to defend a claim closed by litigation

Why you should purchase the Nonprofit Directors and Officers and Employment Practices Liability policy:

COVERAGE FEATURES	USLI	COMPETITORS
Separate limits of liability for D&O and EPL claims (D&O Limit not eroded by employment claims)		
Defense outside the limit of liability on all claims		
Punitive damages, where insurable by law, included automatically in most states.		
Third-party sexual harassment and third-party discrimination coverage		
Lifetime occurrence reporting provision (Occurrence feature for former D&Os)		
Coverage for both monetary and non-monetary claims		
Coverage for outside directorship liability		
Risk management services - Free unlimited employment practices consultation via a toll free helpline supported by the ability to ask questions online in the new EPL Risk Management Toolkit from PeopleSystems. The toolkit also contains a helpful news center, how-to guide for writing an employment manual and sample HR policies and employment forms.		
Fair Labor standards Act (FLSA) \$100,000 sublimit for defense and settlement (available in most states)		
Flexible coverage options including shared limits for various coverage parts and defense inside the limits available for discounted pricing		

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.