



Not-For-Profit Directors and Officers Insurance— With Employment Practices Liability

A policy designed to meet the unique exposures faced by not-for-profit organizations. The Policy has the flexibility to tailor coverages to meet an organization's specific needs. Carriers who underwrite this product are rated A (Excellent) or better by A.M. Best Company.

INSUREDS • Directors • Officers • The Insured Organization • Employees • Volunteers
• Committee Members • Spousal Coverage

KEY FEATURES

- No Prior or Pending Litigation Exclusion
- Insured vs. Insured Exclusion Carves Out Individuals
- Cost of Defense is in Addition to Limits of Liability
- Broad Definition of Wrongful Employment Acts*
- Broad Definition of Claim includes written demand for monetary or non-monetary relief, including civil, criminal, administrative, or arbitration proceedings
- EEOC (or state equivalent) charges are covered
- Adequate Limits up to \$5,000,000
- Duty to Defend Policy • Full Prior Acts Coverage • Personal Injury
- Punitive or Exemplary Damages Where Insurable by Law

** Includes discrimination, harassment, wrongful termination, constructive discharge, wrongful failure to hire, wrongful demotion, retaliation, misrepresentation, infliction of emotional distress, defamation, invasion of privacy, humiliation, wrongful evaluation and breach of implied contract*

RISK MANAGEMENT SERVICES

- Toll-Free Employment Practices Loss Prevention Hotline (With Time Restrictions)

ADDITIONAL COVERAGE FEATURES

- 60 day automatic extended reporting period
- Extended Reporting Period Options of 12, 24 or 36 months are available if either insurer or named insured cancels or refuses to renew
- Coverage for front pay and back pay
- Pre-judgment and post-judgment interest coverage
- Policy non-cancelable by insurer (except for non-payment of premium)
- Worldwide coverage
- Deductibles as low as \$500

AVAILABILITY OF ADDITIONAL COVERAGES

- "For-Profit" subsidiaries can be considered subject to underwriting approval
- Third Party Liability Coverage
- Choice of Defense Counsel
- Waiver of Deductible (If a ruling of no liability is obtained)

NOT-FOR-PROFIT DIRECTORS & OFFICERS INSURANCE

Program Manager for questions: Kathy Hasted Email: kathy.hasted@rockwoodinsurance.com
Toll Free: 1-800-365-0816 Fax: 302-764-9125 Direct Dial: 302-765-6021

THE MATERIAL IN THIS PUBLICATION IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE REPRESENTATIVE OF COVERAGE THAT MAY EXIST IN ANY PARTICULAR SITUATION UNDER A POLICY ISSUED BY AN INSURANCE UNDERWRITER OR ITS AFFILIATES. FOR THE ACTUAL TERMS AND CONDITIONS OF COVERAGE, PLEASE REFER TO THE INSURANCE CONTRACT. PROGRAMS OR PRODUCTS MAY NOT BE AVAILABLE IN ALL STATES AND POLICY FEATURES MAY VARY BY STATE. OPTIONAL COVERAGES MAY NOT BE AVAILABLE. CONSULT YOUR ROCKWOOD INSURANCE ADVISOR FOR ADDITIONAL INFORMATION.