



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

PREFERRED RISK CHARACTERISTICS

- Five or more years in continuous operation
 - Written procedures for hiring employees
 - Low employee turnover
 - Terminations reviewed by Human Resources officer and/or outside counsel
 - Utilization of an employee handbook
 - No Insured Person indebted to the organization
 - No Insured Person who profits from the operation
 - Indemnification to the fullest extent permitted by law
 - Low discrimination exposure
 - Positive fund balance
 - Positive net income
 - Total assets of less than \$5,000,000
 - General Liability insurance coverage in force
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SPECIALISTS IN SMALL NOT-FOR-PROFIT ORGANIZATIONS

Advocacy Groups	Nature Conservatories
Alumni and Booster Clubs	Parent Teacher Associations
Athletic Leagues	Private Schools
Animal Welfare Organizations	Professional Associations (<i>except Bar Assoc.</i>)
Association Industry with exceptions	Rehabilitation Services
Animal Welfare	Religious Organizations
Arts; theater, visual, performing	Social Service Organizations (<i>except fraternities/sororities</i>)
Bankers Association	Social Organizations
Civic Association	Special Education Services
Chamber of Commerce	Special Needs Training/Counseling
Daycare; Adult & Children	Temporary Housing & Shelters
Economic Development Organizations	Trusts
Foundations; corporate, community, private	University Clubs except fraternities
Hobby/Enthusiasts Clubs	United Fund Councils
Housing & Shelters, temporary	Veterans Organizations
Human Services	Volunteer Recruitment & Placement
Job Training and Placement Organizations	Youth Clubs; 4-H, Scouts
Library	
Museums	

NOT-FOR-PROFIT DIRECTORS & OFFICERS INSURANCE

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