



NOT-FOR-PROFIT MANAGEMENT LIABILITY

Not-for-profit organizations face an ever-increasing number of exposures. Entities and their board members are at risk of lawsuits from regulatory proceedings, whistleblowers actions, and civil suits alleging organizational mismanagement, misuse of assets, fraud, donor disputes, employment practices liability and employee benefit disputes.

It's more important than ever to make sure you are offering the best insurance solution to your clients. Westchester Binding Not-for-profit Management Liability product offers competitive pricing for a wide array of non-profit organizations and broad coverage, including:

- Duty to Defend
- Defense outside the limit
- Non-Rescindable and Non-Cancellable policies
- No consent to settlement provision – (Hammer Clause)
- Unlimited extension for claim reporting endorsement
- EPLI includes claims by non-employee third parties
- \$100,000 FLSA defense sublimit (available in most jurisdictions)
- Fiduciary coverage option

Limits Available

Directors & Officers and Employment Practices

- \$5,000,000 primary coverage
- \$5,000,000 excess layer

Business Owners Package for office exposure

- General Liability – \$1,000,000/\$2,000,000 limits available
- Business Personal Property – \$300,000

Common Classes

- Social Service/Welfare Organizations
 - Charities
 - Professional/Trade Associations
 - Foundations
 - Religious Organizations
 - Private Schools
 - Healthcare Related Institutions
 - Chambers of Commerce
 - Membership Organizations
 - Civic Organizations
 - Assisted Living Facilities
 - Youth & Rec Sports Associations
 - Booster Clubs
 - Day Care Centers
 - Historical Societies
 - Low Income Housing
 - Humane Societies
 - Libraries
- ...and many more!