

NONPROFIT D&O LIABILITY INSURANCE PROGRAM FOR YOUR ORGANIZATION

ABA Insurance Services offers comprehensive insurance programs suitable for small businesses and nonprofit organizations like yours.

Nonprofit directors and officers have a personal liability exposure by virtue of their management of their organization and its financial assets.

Nonprofit D&O Liability Insurance (NPDO) protects the directors and officers of nonprofit organizations from lawsuits brought against them for wrongful act allegations arising from their day-to-day duties and management functions. Wrongful act coverage is extended to the organization and its employees. Coverage is also available for:

- ✦ Employment Practices Liability, protecting the organization and its employees against allegations of discrimination, wrongful termination, sexual harassment, and other employment-related matters.
- ✦ Fiduciary Liability, protecting the organization and its employees against allegations of errors, omissions, or breaches of fiduciary duties surrounding the administration of the employee benefit plans offered by the organization.

COMPREHENSIVE COVERAGE

ABA Insurance Services is a program manager with deep experience in professional liability insurance, offering highly specialized coverage benefits to businesses like yours including:

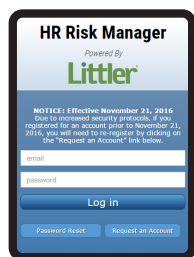


- ✦ Policies issued by an AM Best "A+" (Superior) rated carrier
- ✦ Shared or separate limits of liability available up to \$5,000,000
- ✦ Retentions as low as \$0
- ✦ Defense Outside the Limits
- ✦ First Dollar Defense (most risks)
- ✦ Employed Lawyers
- ✦ Personal Injury coverage
- ✦ Donor Data Loss Crisis Fund (\$10,000)
- ✦ Outside Directorship Liability
- ✦ Duty-to-Defend provision

MORE THAN JUST A POLICY

ABA Insurance Services' NPDO Employment Practices Liability endorsement includes loss prevention resources.

Littler Mendelson, one of the nation's leading employer defense firms, provides legal services, HR resources and a toll-free helpline for employment-related issues to insureds, such as:



- ✦ Attorneys from Littler are available to provide confidential consultations regarding employment matters such as terminations, disciplinary actions, and harassment issues
- ✦ Online access to a sample employee handbook with recommended policies and procedures
- ✦ Online access to an HR form library, including sample employment applications, offer letters, hiring guide, I-9 guidelines, performance evaluations, and termination checklists
- ✦ Anti-harassment training for employees

Additional information is available at abais.com/small-businesses/small-business-overview

For a quote or more details, please contact your insurance agent.