

About our Nonprofit D&O Liability Insurance Program

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 and other certain claims 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.

FEATURES

- ✦ Policies issued on A+ rated (A.M. Best) paper
- ✦ 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

PREFERRED MARKET

- ✦ Assets less than \$5,000,000
- ✦ Annual salary less than \$1,000,000

RESTRICTED CLASSES

- ✦ Airports
- ✦ Condo/Home/Business Associations
- ✦ Country Clubs
- ✦ Financial or Insurance related organizations
- ✦ Gun Clubs
- ✦ Individual Houses of Worship
- ✦ Labor Unions
- ✦ Pension Plans/Benefit Trusts
- ✦ Quasi-Governmental Agencies (i.e. Smithsonian)
- ✦ Tobacco

Nonprofit D&O is not available in Alaska.

PLUS, ABA Insurance Services' NPDO includes employment practices loss prevention services at no additional cost.

Littler Mendelson, one of the nation's leading employer defense firms, provides legal services and HR resources for employment-related issues to our insureds, such as unlimited access to online reference material and a toll-free helpline. Attorneys from Littler are available to provide confidential consultations regarding employment matters such as terminations, disciplinary actions, and harassment issues. Visit abais.com/EPLI for coverage and loss prevention information.



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