



# *Non-Profit* Directors & Officers Policy Highlights

For a quick analysis the following items should be reviewed. Not all important items are included in this list and each policy form should be carefully reviewed.

## **With access to several carriers, Special Features may include:**

- Unlimited Extended Reporting Period for former Directors & Officers
- Optional Fiduciary Liability Coverage
- Separate limit of liability for Employment Practices Liability claims
  - Named peril coverage for Employment Claims arising out of the use of the Internet and E-Mail.
  - Coverage for Third Party Sexual Harassment and Third Party Discrimination.

## **With access to several carriers, Coverage Features may include:**

- Defense costs outside the limit of liability
- Full Prior Acts Coverage
- No failure to Maintain Insurance Exclusion (if General Liability Insurance is carried).
- Marital Estate Extension Coverage
- No Punitive Damages Exclusion.
- No Intentional Acts Exclusion on EPL Claims.

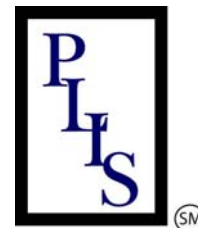
## **With access to several carriers, Additional Advantages may include:**

- Security of an A.M. Best rated A++ Carrier
- Admitted in most states

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