

Nonprofit Liability Insurance



Nonprofit Liability (NP) Insurance protects the assets of a nonprofit organization and its individual directors, officers, and employees from expenses arising from allegations of wrongful acts.

Berkley Select offers

- Directors and Officers Liability (D&O) Insurance
- Employment Practices Liability (EPL) Insurance
- Fiduciary Liability (FL) Insurance

What is NP Insurance?

NP Insurance offers protection for individual directors and officers when claims are made against them. It also safeguards the organization against liability for claims brought by employees and/or customers. This coverage helps to attract and retain qualified board members.

What does a nonprofit organization have to lose if they don't have it?

Costly litigation and settlement expenses, loss of donations, negative publicity, and loss of your nonprofit status are just a few of the consequences your organization could face if you don't have NP Insurance when a claim occurs.

Berkley Select

As a part of W. R. Berkley Corporation group of companies, Berkley Select places coverage with Berkley Insurance Company and Carolina Casualty Insurance Company, admitted carriers and Admiral Insurance Company, a nonadmitted carrier. All are rated A+ (Superior) by A.M. Best Company.

¹This coverage overview is not part of an insurance contract and does not supersede the policy. Please read the policy form for complete terms, conditions and exclusions. Premiums and terms depend on the size and type of organization and other factors. ²Subject to underwriter approval.

For inquiries, call HIMI at 808-208-8300

Send submissions to:
himiquotes@hemic.com

Coverage Features¹

- Limits of liability up to \$5 million combined available for D&O, EPL, and Fiduciary
 - Primary or excess coverage available
- Deductibles as low as \$0 for individuals and \$500 for entities¹
- Costs of defense in addition to the limit of liability
- EEOC (or state equivalent) coverage
- Includes full-time, part-time, leased employees, volunteers, and independent contractors
- Full prior acts coverage
- EPL coverage extends to claims brought by third parties
- 0-day automatic extended reporting periods, with options for 12, 24, and 36 months
- Worldwide coverage

Optional Coverage Provided by Endorsement²

- Sublimit for costs of defense for claims alleging violation(s) of the Fair Labor Standards Act (FLSA)
- Waiver of deductible (if ruling of no liability obtained)
- Sublimit for costs of defense for alleged hiring or harboring of illegal aliens
- Modification of settlement clause

E&O Coverage for Trade Associations

Professional services liability coverage is available for nonprofit trade associations with a 501c6 designation. Limits of \$500,000 or \$250,000 available for a flat fee. Wrongful act coverages include but are not limited to:

- Accreditation, certification, credentialing, and peer review
- Advocacy including, but not limited to lobbying
- Research papers, publications, educational programs, and seminars
- Pre-negotiated insurance programs

MyHRHelp™ Risk Management Services

Complimentary services include:

- Toll-free helpline calls that provide basic workplace issue consultation
- MyHRHelp™ website with employment resources
- Free monthly risk management webinars and an archived webinar library
- Two free California AB 1825 compliant online sexual harassment awareness trainings annually

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 **Berkley Select**
| a Berkley Company