



Insurance Services, Inc.

Abram Interstate Insurance Services Inc.
2211 Plaza Drive, Suite 100
Rocklin, CA 95765
Phone: 800.955.4465
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www.abraminterstate.com | License #: 0D08440

Non Profit Directors & Officers Liability and Employment Practices Liability — Professional Liability

This product targets not-for-profit organizations with less than 200 employees.



The HIT ZONE – *Our highest hit ratio*

Ⓜ No directors and officers, employment practices, third party discrimination or third party sexual harassment claims or circumstances in the past five years

Ⓜ The following classes of business:

- | | | |
|--------------------------------------|--|-----------------------------|
| Assistance center | Environmental group | Political action committee |
| Assisted living center | Exhibition | Preschool |
| At-risk youth facility | (auto show, fair, festival) | Private Industry Council |
| Big Brother/Sister | Food bank | Private school |
| Boarding school | Foundation | Professional association |
| Boys & Girls Club | Golf club | Public broadcasting |
| CASA | Handicapped service | Regional Planning |
| Cemetery | Health care provider | Commission |
| Chamber of Commerce | Historical Society/
Preservation | Research organization |
| Charity group | Homeless shelter | Retirement home |
| Charter school | Hospice | Scouting organization |
| Church/Temple/Synagogue | Humane Society | Social service organization |
| Clinic | Lending organization | Substance abuse center |
| Community College/
Junior College | Library | Swim club/Tennis club |
| Community/Civic center | Lobbyist | Trade association |
| Convention center | Low income housing | United Way chapter |
| Country club | Membership organization
(Elks, Jaycees, Business
Association, VFW) | Visitors/Tourist Bureau |
| Crisis center | Mental health center | Vocational training/School |
| Day care center | Montessori school | Water company |
| Developmentally
disabled facility | Museum | Yacht club |
| Dining club | Nursing home | YMCA/YWCA |
| Economic Development
Corporation | Performing arts
organization | Youth sports association |
| | | Zoo |

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ One or two directors and officers or employment practices claims or circumstances in the past five years
- ▶ Risks involved in low hazard peer review, accreditation, continuing education, and standard setting

PRODUCT ADVANTAGES

- ▶ Separate Limits of Liability for D&O and EPL claims (Note: EPL is an optional coverage which can be purchased in addition to D&O but not on a monoline basis.)
- ▶ Defense outside the limit
- ▶ Lifetime Occurrence Reporting Provision
- ▶ Third Party Sexual Harassment and Third Party Discrimination coverage
- ▶ Punitive Damages where insurable by law are included automatically. Not available in Alabama and West Virginia.



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PRODUCT ADVANTAGES (CONT'D)

- ▶ Coverage for both monetary and non-monetary claims included
- ▶ Defense and Settlement Provision (hammer clause) – 75/25 in favor of the insured
- ▶ Individual Director or Officer Payment Protection “Order of Payments”
- ▶ Most favorable venue wording
- ▶ Final adjudication wording
- ▶ Breach of contract coverage
- ▶ Pre/post judgment interest included in the definition of Loss
- ▶ Debtor in possession included in the definition of organization
- ▶ Optional Fiduciary Liability coverage
- ▶ Outside Directorship Liability coverage
- ▶ Risk Management Services – Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center
- ▶ Duty to defend with affirmative allocation wording
- ▶ Full prior acts coverage
- ▶ A.M. Best rated A++ carrier

INELIGIBLE RISKS

- ▶ Over 200 employees (part time and seasonal count as half each)
- ▶ More than two directors and officers or employment practices claims or circumstances in the past five years.
- ▶ Applicants located in Louisiana
- ▶ The following classes:

Activist group 911	Credit reporting/Counseling College/University	Public school Redevelopment organization
Adoption agency	Foster care	School district
Athletic conference	Fraternity/Sorority	Tax and health district
Better Business Bureau	Gaming commission	Third party administrator
Blood bank	Hospital	Union
Board of realtors	Legal Bar Association	Urban league
Church governing body	Municipality	

AVAILABLE LIMITS

- ▶ Up to \$5,000,000 for D&O and EPL. The EPL limit may not exceed the D&O limit

RETENTIONS

- ▶ Retentions start at \$0

SUBMISSION REQUIREMENTS

- ▶ Any new business Non Profit Directors and Officers Professional Liability application