



## Chambers of Commerce - Non Profit Directors & Officers and Employment Practices Liability Coverage

### NON PROFIT COVERAGE HIGHLIGHTS:

- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Defense outside the Limit of Liability
- ▶ Third Party Sexual Harassment and Discrimination coverage
- ▶ Unlimited Extended Reporting Period for former Directors and Officers
- ▶ Optional Fiduciary Liability coverage extension
- ▶ Outside Directorship Liability coverage
- ▶ Coverage for both Monetary and Non-Monetary claims included
- ▶ Coverage for full prior acts included
- ▶ Policy is non-cancelable except for non-payment of premium
- ▶ Extension for Spousal Liability

### EPL COVERAGE HIGHLIGHTS:

- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)
- ▶ No Intentional Acts Exclusion
- ▶ Named Peril coverage for Employment claims arising out of company Internet and Email
- ▶ Wrongful Employment Act definition expanded to include:
  - Demotion
  - Failure to promote
  - Retaliation
  - Wrongful discipline
  - Negligent Evaluation/training/supervision
  - Workplace harassment
  - Employment related misrepresentation

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround



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