

POLICY highlights

Nonprofit D&O (NP-22000)

Offered by underwriting managers for Markel affiliated insurers including Deerfield Insurance Company and Markel American Insurance Company

What does D&O insurance cover? It pays legal expenses in defending lawsuits and protects the limited assets of most nonprofit organizations as well as the personal assets of the directors, officers and trustees.

Why does your nonprofit organization need D&O coverage? In this litigious society, the officers, directors and trustees of nonprofit organizations may be held personally liable for any error, misstatement, omission, neglect or breach of duty of the non profit organization.

Policy Form: NonProfitSelect (#NP-22000-01) Nonprofit Individual and Organization Insurance Including Employment Practices Liability Insurance Policy

- Full Prior Acts form (In California, Full Prior Acts is available on D&O portion of coverage only)
- Duty to Defend
- Defense Outside the Limit
- Marital Estate Extension
- Claims Made and Reported
- Punitive Damages coverage available where allowable by law
- Employment Practices Liability coverage
- Unique “**All Risk**” coverage for violation of any state, federal or local civil rights or anti-discrimination law
- Covers **All** common law tort violations in the course of employment
- Wrongful Employment Practices definition includes but not limited to:
 - Workplace Harassment
 - Retaliation
 - Failure to Promote
 - Demotion
 - Invasion of Privacy
 - Defamation
- “Wrongful Termination” includes constructive discharge
- Vicarious Liability coverage for “All Intentional Acts”
- Includes “All” employee types (i.e. full-time, part-time, independent contractors, temporary employees, leased employees, volunteers, seasonal)
- Access to web-based loss control/Human Resource services available at no additional cost
- 60-day post-policy reporting window
- Admitted in: AZ, CA, CO, DC, FL, IL, IN, KY, MI, MO, NJ, OH, PA, TN, TX, WI
- 24-hour turnaround time

Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.



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Compelling Reasons to Choose Us for Specialty and Niche Insurance Coverage

- **Experience & Reputation** – Our product line leadership has been providing top quality insurance solutions for the specialty needs of niche markets for over 35 years. We are a member company of Markel Corporation, which has been serving the specialty and surplus lines insurance industry for over 75 years.
- **Financial Stability** – All of our affiliated carriers, as part of Markel Corporation's North America operations, are rated "A" (Excellent) by A.M. Best and "A" (High) by Fitch/Duff & Phelps.
- **Claim Response & Resolution** – For over 30 years, our Claim Department has enjoyed a reputation for expertise, responsiveness and professionalism. Our dedicated claims staff, many of whom are attorneys, are unique in the industry for their years of experience.



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03/09 Edition

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Federal and State Content

- Designed HR ProtectionSM is an internet-based system that provides HR "best practices" that comply with both federal and state employment laws for all 50 states.
- Includes more than 300 online HR management forms.
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HR professionals provide solutions to HR issues by telephone and e-mail.

Online Training

Online training programs include anti-harassment/discrimination, hiring, discipline, and termination.

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Straight-to-the point training programs sent by e-mail are an effective way to train managers.

Podcasts

Audio training programs for managers and supervisors make training convenient.

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Employment law experts address tough HR issues.

Toll-Free Employee Complaint Hotline

A complaint line intended to prevent employee concerns from becoming an employee lawsuit.

Monthly Newsletters

An informative monthly newsletter containing employment law updates.



For information, call (877) 574-6406
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