



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.

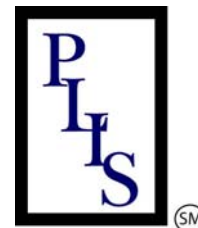
With access to several carriers, Additional Advantages may include:

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

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