



AJ Wayne

For an Instant Quote Call:

888-224-8806

Or for an Online Quote: ajwayne.com/online-quote

Nonprofit Directors and Officers Liability and Employment Practices Liability

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

* Indicated risks, which are eligible for Nonprofit Package consideration (package coverage options depending on class include nonprofit directors and officers and employment practices liability, general liability, property, professional liability, abuse and molestation, special events and liquor liability)

Product Advantages:

- ▶ Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- ▶ Separate limits of liability for directors and officers and employment practices liability claims
- ▶ Defense outside the limit
- ▶ Lifetime occurrence reporting provision
- ▶ Fair Labor Standards Act (FLSA) \$100,000 sublimit for defense costs and loss (available in most jurisdictions)
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Defense and settlement provision (hammer clause) – 75/25 in favor of the insured
- ▶ Breach of contract coverage
- ▶ Optional fiduciary liability coverage
- ▶ Risk management services – Free HR consultation helpline service with unlimited calls and no time limits, plus an online HR resource center

Additional Advantages:

- ▶ Direct Bill available
- ▶ Web quoting available
- ▶ A.M. Best A++ rated carrier
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.