



# Directors & Officers and Employment Practices Liability for Non Profit Organizations

AS A DIRECTOR OR OFFICER OF A NON PROFIT ORGANIZATION, ARE YOU IMMUNE FROM LIABILITY?

- ▶ Immunity does not prevent an organization from being sued
- ▶ Immunity typically applies to volunteers, not to paid employees or the organization itself
- ▶ Employment-related laws are the same for any type of organization
- ▶ Over 90% of the claims against Non Profit organizations are Employment Practices-related
- ▶ These Employment Practices claims may include Wrongful Termination, Third Party Sexual Harassment, and Third Party Discrimination
- ▶ Nearly 85% of Non Profits have an annual budget that is less than the average cost to defend a claim closed by litigation

Why you should purchase the United States Liability Insurance Non Profit Directors & Officers and Employment Practices Liability Policy: The following are important coverages to have in your policy. Make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O and EPL Claims (D&O Limit not eroded by employment claims)	✓	?
Defense Outside the Limit of Liability on all Claims	✓	?
Punitive Damages, where insurable by law, included automatically. Not available Alabama, West Virginia and some Texas jurisdictions	✓	?
Third Party Sexual Harassment and Third Party Discrimination Coverage	✓	?
Unlimited Extended Reporting Period for Former Directors and Officers (Occurrence feature for former D&O's)	✓	?
Coverage for both Monetary and Non-Monetary Claims	✓	?
Coverage for Outside Directorship Liability	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.