



NONPROFIT D&O

Doing good is not always enough, as lawsuits become increasingly common against nonprofits, nonprofit directors and officers have increasing personal liability exposure just by virtue of management of their organization and its financial assets. Employment related matters, breach of duty and errors and omissions are hazards faced by nonprofit directors and officers. Partner with Midlands to help insure the peace of mind your clients deserve.

HIGHLIGHTS

- First dollar defense for qualifying accounts
- Costs of defense are in addition to the limit for no additional charge
- 22 types of EPL wrongful acts covered
- Employed lawyers coverage
- Prior acts coverage
- Volunteers and leased, seasonal and part-time employees are included as insured persons
- Definition of claim includes non-monetary relief
- Third party coverage
- Coverage for suits brought by qualifying independent contractors for EPL claims
- A \$150,000 sublimit for defense of Fair Labor Standards Acts Claims
- Personal injury coverage backstop
- Fast quote and policy turnaround
- Copyright/trademark coverage
- Order of payments wording
- Crisis fund for reputational damage done due to lost or stolen donor data
- Risk management services included
- Minimum premium of \$700
- Admitted insurer in all 50 states and D.C.
- A+ A.M. Best rated carrier



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SUBMISSIONS
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QUESTIONS
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 **MIDLANDS**

A Safety National® Company

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