



# PRODUCT HIGHLIGHTS

## FLEXI PLUS FIVE (NON-PROFIT D&O)

### Benefits of this Program

The Flexi Plus Five policy (PI-NPD-2, Ed. 1/02) with the Pro-Pak Elite Enhancement (PI-NPD-82, Ed. 10/22) provides comprehensive coverage to higher risk non-profit organizations. Available coverages include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Workplace Violence and Internet Liability.

### Key Benefits

- Broad definition of Claim includes written demand for monetary and non-monetary relief, arbitration, mediation, administrative proceedings, civil and criminal actions, subpoena and request for extradition
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter
- Defense Costs are in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Modified consent to settle clause (85%/15%)
- Automatic coverage for non-profit entities acquired during the policy period (up to 50% of assets)
- For profit subsidiary coverage available by endorsement
- Definition of Individual Insured includes global equivalents
- Worldwide coverage territory

### Directors & Officers Liability

- Personal & Advertising Injury coverage
- Dedicated \$1,000,000 Excess limit available for Individual Directors and Officers Side-A
- Full severability for Individual Insureds.
- Fines and penalties resulting from a violation of the Emergency Medical Treatment and Active Labor Act (EMTALA), up to \$100,000

### Employment Practices Liability

- Comprehensive 23 point definition of Employment Practices Act which includes retaliation, wrongful discipline, constructive discharge, breach of employment contract, and much more
- Broadened definition of Employment Practices Act to include violation of employee privacy, hostile work environment, workplace bullying, third party wrongful failure to employ, and social media coverage
- Third Party coverage
- EPL limits can be shared or purchased as a separate limit
- Mental anguish & emotional distress carve-backs
- Independent contractors, Interns and Volunteers included as Employees
- Employment Risk Management Services available via in2vate
- Loss Assistance Hotline – 2 free hours of legal consultation

### Fiduciary Liability

- Coverage available for all pension benefit and welfare benefit plans as defined by ERISA
- Coverage includes any actual or alleged violation of Health Insurance Portability and Accountability Act (HIPAA) in the administration of any Benefit Plan
- \$250,000 submit for voluntary compliance, Title II of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), managed care and various fines and penalties

### Workplace Violence

- Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with an intent to cause harm
- Damages include business interruption expense and public image restoration expense

### Internet Liability

- Libel, slander, oral, or written publication of defamatory or disparaging material
- Invasion of or interference with the right of privacy
- Infringement of copyright, service mark, trademark, trade dress, or trade name, title, or slogan
- Improper use of literary or artistic titles, formats, or performances

### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

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# FLEXI PLUS FIVE (NON-PROFIT D&O) - *continued*

## Documents Required for Proposal

- Completed, signed, and dated Flexi Plus Five (Non-Profit D&O) Supplemental application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable
- Form 5500 (if Fiduciary Liability coverage is requested)

## Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

## Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

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