



EVALUATOR

FLEXI PLUS FIVE (NON-PROFIT D&O)

Choose the right carrier that understands and provides the coverages and limits unique to Flexi Plus Five

How does the Flexi Plus Five policy (PI-NPD-2, Ed. 1/02) with the Pro-Pak Elite Enhancement (PI-NPD-82, Ed. 11/24) compare to other Non-profit D&O forms in the marketplace?

	Philadelphia Insurance Companies - Flexi Plus Five	Other Carrier(s)
Modernized policy definitions, conditions and exclusions	Yes ☒	Yes ☐ No ☐
Defense Cost in addition to the Limit of Liability	Yes ☒	Yes ☐ No ☐
Defense Costs include expert fees and E-Discovery	Yes ☒	Yes ☐ No ☐
Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter	Yes ☒	Yes ☐ No ☐
Dedicated \$1,000,000 excess limit available for Individual Directors and Officers Side-A	Yes ☒	Yes ☐ No ☐
Extradition, subpoena, search warrant and target letter coverage included	Yes ☒	Yes ☐ No ☐
Personal and Advertising Injury coverage	Yes ☒	Yes ☐ No ☐
Fines and penalties resulting from a violation of the Emergency Medical Treatment and Active Labor Act (EMTALA), up to \$100,000	Yes ☒	Yes ☐ No ☐
Fines and Penalties coverage for Excess Benefit Transaction Excise Tax proceedings (up to \$10,000 per Individual Insured and up to \$100,000 per policy year)	Yes ☒	Yes ☐ No ☐
Full severability for Individual Insureds	Yes ☒	Yes ☐ No ☐
Automatic coverage for non-profit entities acquired during the policy period	Yes ☒	Yes ☐ No ☐
Modified consent to settle clause (90% /10%)	Yes ☒	Yes ☐ No ☐
Broadened definition of Employment Practices Act to include violation of employee privacy, hostile work environment, workplace bullying, 3rd party wrongful failure to employ, and social media coverage	Yes ☒	Yes ☐ No ☐
Independent contractors, Interns and Volunteers included as Employees	Yes ☒	Yes ☐ No ☐
Unlimited access to Best Practices Help Line (Legal Consultation)	Yes ☒	Yes ☐ No ☐
\$250,000 submit for voluntary compliance, Title II of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and managed care	Yes ☒	Yes ☐ No ☐
\$250,000 sublimit for various fines and penalties under Fiduciary Liability	Yes ☒	Yes ☐ No ☐
Workplace Violence, Immigration Expense Coverage and Wage and Hour Defense Coverage available with additional underwriting	Yes ☒	Yes ☐ No ☐
Availability of important complementary coverages – such as Crime, Employed Lawyers Liability, and Cyber Security Liability	Yes ☒	Yes ☐ No ☐
Full suite of Risk Management Services available via PHLY Gateway Risk Management Platform, including Loss Assistance Hotline with free legal consultation	Yes ☒	Yes ☐ No ☐

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