

ExecPro® D&O Liability

While choosing a Nonprofit Insurer you need three things:

- Competitive Terms
- Quick Turnaround Time
- A Long Term Partner

Great American's Nonprofit D&O product will exceed your expectations in all three areas.

With over two decades of exceptional service, the ELD proudly offers Nonprofit Liability Insurance protection for Nonprofit organizations.

Competitive Terms

- Defense Costs are in addition to the Limit of Liability at no additional charge
- The policy is Duty to Defend
- The Definition of Insured Person includes all Past, Present and Future Directors, Officers, Trustees, Employees, Volunteers, and Committee Members
- Minimum Premium of \$700
- Admitted Insurer in all **50 states** and **D.C.**
- Limits up to \$10,000,000 for Primary and Excess Coverage
- Retentions as low as \$0 for both the organization and individual insureds
- Retentions do not apply to Costs of Defense for qualifying accounts
- **Quick Turnaround Time**
- For immediate service, quote Nonprofit business online at ExecProQuote.com
- The average quote turnaround time by an underwriter is 24 hours
- You will be assigned one underwriter for both new and renewal business
- Financial Statements are waived on many risks
- Policies can be bound online and emailed in just minutes
- **Long Term Partner**
- Over two decades of experience insuring Nonprofit Organizations
- Rated "A" (Excellent) by A.M. Best for over 100 years
- On-staff Attorneys and Claims Handlers
- Very Competitive Commissions

At the Executive Liability Division, we are committed to providing industry leading service with rapid turnaround to our business partners. Our underwriters, marketers, and claims attorneys are experienced, dedicated professionals prepared to take an active role in helping you grow your clientele. We take pride in providing the responsiveness, expertise, and market knowledge you need to be successful.

When you call one of us,
you get all of us.

Policy Features

- **Costs of Defense are in addition to the limit for no additional charge**
- Duty to Defend
- **First Dollar Defense for Qualifying Accounts**
- 22 named EPL Wrongful Acts
- Volunteers and Leased, Seasonal, and Part-Time employees are included as Insured Persons
- **Employed Lawyers Coverage**
- Prior Acts Coverage
- Third Party Coverage
- Definition of Claim includes non-monetary relief
- Definition of Claim includes tolling
- Coverage for suits brought by Qualifying Independent Contractors for EPL Claims
- **\$150,000 sublimit for defense of Fair Labor Standards Acts (FLSA) Claims**
- Personal Injury Coverage
- Copyright/Trademark Coverage
- Crisis Fund for reputational damage done due to lost or stolen donor data
- Order of Payments wording
- Punitive Damages Coverage for Qualifying Accounts
- 90-day complimentary Discovery Period if the Insurer non-renews
- Definition of loss includes Pre/Post-judgment Interest and Front/Back Pay
- Spousal & Domestic Partner Coverage
- Worldwide Coverage
- Excess Benefit Transaction
- Outside Directorship Coverage for service on other Nonprofit Boards
- Severability of the Exclusions
- A-side carve-out for the Pollution Exclusion
- Retaliation Coverage for Claims related to workers compensation and other benefits issues
- Executive Officer Claim Notice Trigger
- Broad Severability wording
- Broad Subrogation wording
- 35% Automatic Subsidiary Coverage

Optional Coverages available

- Separate limits of liability for EPL and Fiduciary Liability Coverage are available
- Workplace Violence Coverage available
- One, two, and three year Discovery available at 40, 75, and 100% additional premium respectively

At
GreatAmericanELD.com
you can find:

- [Specimen Policies](#)
- [Applications](#)
- [Underwriter Contact Info](#)
- [Marketing Brochures](#)

At
ExecProQuote.com
you can find:

- [Quote New Business Online](#)
- [Bind New Business Online](#)
- [Check the Status of Your Accounts](#)

Acceptable Classes

(indented items are common examples in a particular class)

Animal Related

- Humane Society
- Zoo

Apprenticeship Training Trusts

Art, Culture, and Humanities

- Art Gallery
- Historical Society
- Library
- Museum
- Performing Arts

Authorities (port, transit, etc.)

Camps or Day Care Facilities

- Headstart
- Kids Camp

Cemeteries

Certification Boards

Clubs

- Swim Club
- Garden Club
- Social Club

Chamber of Commerce /

Business Leagues

- Convention Center
- Exhibition
- Visitors Bureau

Charitable Organizations /

Human Service / Community Education

- Goodwill
- Junior League
- Mentoring
- Social Service
- United Way Chapter

Civil Rights or Social Action

College Fraternities

College Sororities

Consumer Credit Counseling

Cooperatives (Under \$50MM in assets)

Communications / Public Broadcasting

Environmental Issues

Food or Nutrition

- Food Bank
- Meals on Wheels

Foster Care / Adoption

Foundation or Grant

Making Association

Fraternal Benefit Groups

- Elks, Jaycees, Kiwanis, etc.

Home / Condo Associations*

Legal Services

Job Training or Placement

Low Income Housing /

Community Redevelopment

- Economic Development Corp
- Improvement Districts
- Low Income Senior Housing
- HUD Housing

Medical Services

- Clinics
- Small Hospitals
- Nursing Homes

Mentally Handicapped

- Developmentally Disabled Facility

Police & Fire Associations

Public Safety / Disaster Relief

- Safety Council

Recreation / Leisure / Sporting

- Big Brothers Big Sisters
- Boys & Girls Club
- Scouting Organization
- Yacht Club
- YMCA / YWCA
- Youth Sports Association

Rehabilitation or Counseling

- At-Risk Youth Facility
- Crisis Center

Religious Organizations

- Church / Temple
- Missions Organization
- Religious Service Organizations

Retirement Communities and Assisted Living

School – Other Educational Facilities (non-public)**

School-Related Activities and Groups*

Scientific Technology / Research & Development

Temporary Housing / Shelters

- Homeless Shelter
- Rescue Mission

Testing Facilities for Public Safety

Trade Association

Veterans Group

- American Legion, VFW, etc.

Volunteer Fire / Medical

Water Supply Company / District

*Home/Condo Associations are quoted through our partner, Distinguished Programs (distinguished.com)

**Private/Charter Schools are quoted through our partner, ISM Insurance (isminc.com)

Restricted Classes

Blood / Organ Banks	Labor Unions
Collegiate Sports Conferences	Municipalities / Public Entities
Country Clubs / Golf Clubs	Pension Benefit Trusts
Family Planning Clinics	School – Colleges & University
Financial or Insurance Related	School – Public
High Profile Activist Groups	Tobacco Related

Target Markets

Great American insures accounts of all sizes. However, our general appetite can best be described as follows:

Employees	Appetite
0-50	Sweet Spot
51-250	Very Competitive
251-1000	Competitive
1001 and more	Excess Coverage Only

Small Account Advantage

Qualifying small Nonprofit accounts receive the following advantages:

- Financials Not Required
- Renewals Underwritten every third year
- Renewals quoted 60 days in advance of the expiration date
- Just nine questions to receive an online quote at ExecProQuote.com
- Average New Business Turnaround Time is 24 hours
- Minimum retention of \$0
- Minimum premium of \$700

The *ExecPro*® product suite also includes:

Employment Practices Liability Insurance
 Fiduciary Liability Insurance
 A-Side DIC Liability Insurance
 Private Equity Liability Insurance
 Miscellaneous Professional Liability Insurance

A. M. Best rating last affirmed May 10, 2010. Great American Insurance Group, 580 Walnut Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is underwritten by Great American Insurance Company. The underwriting insurers are authorized in the fifty states and the District of Columbia. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance eagle logo, and the word marks Great American®, ExecPro®, and Great American Insurance Group®. ©2010 Great American Insurance Company. All rights reserved. 0482-ELD-GAIC 2514 (01/11)

