

Nonprofit Liability Insurance



Nonprofit Liability (NP) Insurance protects the assets of a nonprofit organization and its individual directors, officers and employees from expenses arising from allegations of wrongful acts.

Monitor Liability Managers offers

- Directors and Officers Liability (D&O) Insurance
- Employment Practices Liability (EPL) Insurance
- Fiduciary Liability Insurance

What is NP Insurance?

NP Insurance offers protection for individual directors and officers when claims are made against them. It also safeguards the organization against liability for claims brought by employees and/or customers. This coverage helps to attract and retain qualified board members.

What does a nonprofit organization have to lose if they don't have it?

Costly litigation and settlement expenses, loss of donations, negative publicity and loss of your nonprofit status are just a few of the consequences your organization could face if you don't have NP Insurance when a claim occurs.

Coverage Features¹

- Limits of liability up to \$5 million combined available for D&O, EPL and Fiduciary
 - Primary or excess coverage available
- Deductibles as low as \$0 for individuals and \$500 for entities¹
- Costs of defense in addition to the limit of liability
- EEOC (or state equivalent) coverage
- Includes full-time, part-time, leased employees, volunteers and independent contractors
- Full prior acts coverage
- EPL coverage extends to claims brought by third parties
- 60-day automatic extended reporting periods, with options for 12, 24 and 36 months
- Worldwide coverage

¹This coverage overview is not part of an insurance contract and does not supersede the policy. Please read the policy form for complete terms, conditions and exclusions. Premiums and terms depend on the size and type of organization and other factors. ²Subject to underwriter approval.

DANA Member Coverage Enhancements²

- Preferred pricing, discounted for DANA members
- Sublimit for costs of defense for claims alleging violation(s) of the Fair Labor Standards Act (FLSA)
- Waiver of deductible (if ruling of no liability obtained)
- Sublimit for costs of defense for alleged hiring or harboring of illegal aliens
- Sublimit for defamation, libel and invasion of privacy against a third party resulting from the use of social media

E&O Coverage for Trade Associations

Professional services liability coverage is available for nonprofit trade associations with a 501c6 designation. Limits of \$500,000 or \$250,000 available for a flat fee. Wrongful act coverages include but are not limited to:

- Accreditation, certification, credentialing, and peer review
- Advocacy including but not limited to lobbying
- Research papers, publications, educational programs and seminars
- Pre-negotiated insurance programs

MyHRHelp Risk Management Services

Complimentary services include:

- Unlimited toll-free helpline calls that provide basic workplace issue consultation
- MyHRHelp website with employment resources
- Free monthly risk management webinars and an archived webinar library

Monitor Liability Managers

As a part of W. R. Berkley Corporation group of companies, Monitor Liability places coverage with Berkley Insurance Company and Carolina Casualty Insurance Company, admitted carriers, and Admiral Insurance Company, a nonadmitted carrier. All are rated A+ (Superior) by A. M. Best Company.

To Request a Quote, Contact:

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(410) 561-8280

Nonprofit Liability Insurance Questionnaire



Monitor Liability Managers offers an insurance program specifically designed for the unique liability exposures of nonprofit organizations. This program provides comprehensive Directors and Officers Liability Insurance and Employment Practices Liability Insurance with optional Fiduciary Liability.

The premium will vary based on total assets, number of employees and activities of the nonprofit organization. Premiums start at \$600.

The application process is simple and is backed by a dedicated staff to service your policy.

Please complete this questionnaire for a price indication.

General Information

Name of Organization _____

Street Address _____

City _____ State _____ Zip Code _____

Phone Number _____ Fax Number _____

Website _____

Primary Contact Name _____

Primary Contact Title _____

Primary Contact Email _____

Does your organization have 501(c) tax exempt status?
 Yes No If "Yes," under which IRSC section? _____

What is your organization's nature of operations?

Does your organization currently have Directors and Officers Liability Insurance?
 Yes No

Current Insurance Carrier _____

Expiration Date _____ Limit of Liability \$ _____

Deductible \$ _____ Premium \$ _____

Your Organization's Operations

During the last five (5) years, has your organization or any of its Directors, Trustees and Officers or those proposed to be included on this insurance received any demands for monetary or nonmonetary relief, been involved in or had any knowledge of any civil or criminal action, administrative or arbitration hearings?

Yes No If "Yes," provide details.

Are any of your organization's Directors, Trustees and Officers or those proposed to be included on this insurance aware of any fact, circumstance or situation involving them that he or she has reason to believe may result in a claim?

Yes No If "Yes," provide details.

How many subsidiaries does your organization have? _____

What are total assets of your organization as of the most recent year-end? _____

Does your organization have a positive Fund balance (Total Assets – Total Liabilities)? Yes No

How many full-time employees, including independent contractors, does your organization have? _____

How many part-time employees does your organization have? _____

Is your organization a member of any professional organizations (including state associations)? Yes No

If "Yes," list organization(s). _____

Send Us Your Completed Questionnaire

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The contract for insurance is not valid until an application is accepted and the premium is paid.

Organization's Authorized Signature _____

Title _____

Date _____